

File 348:EUROPEAN PATENTS 1978-2003/Apr W04

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File 349:PCT FULLTEXT 1979-2002/UB=20030515,UT=20030508

(c) 2003 WIPO/Univentio

?ds

Set	Items	Description
S1	10	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	0	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	1662	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	1118	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	665	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	304984	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	424888	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	2	S1(S) (S3 OR S4 OR S5 OR S6 OR S7)
S9	8	S1 NOT S8

8/3,K/1 (Item 1 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00883358 **Image available**

SYSTEM AND METHOD FOR DEVELOPING A FARM MANAGEMENT PLAN FOR PRODUCTION
AGRICULTURE

SYSTEME ET PROCEDE DE MISE AU POINT D'UN PLAN DE GESTION D'EXPLOITATION
AGRICOLE POUR L'AGRICULTURE PRODUCTIVE

Patent Applicant/Inventor:

SCHNEIDER Gary M, 4528 Otter road, Masonville, Colorado 80541, US, US
(Residence), US (Nationality)

Legal Representative:

PINE Jeffrey A (agent), Baniak Pine & Gannon, 150 N. Wacker Drive, Suite
1200, Chicago, il 60606, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200217540 A2-A3 20020228 (WO 0217540)

Application: WO 2001US26051 20010821 (PCT/WO US0126051)

Priority Application: US 2000226857 20000822; US 2001934257 20010821

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD

SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 12510

Fulltext Availability:

Detailed Description

Detailed Description

... chemical, fertilizer, etc.) and other associated plan elements
(including, without limitation, level and type of **crop insurance**
policies, forward production contracts, operating loan requirements,
etc.). These production inputs and other associated plan elements may be
transmitted **electronically** (i.e., via the Internet or a virtual private
network) to vendor ordering systems for...information pertaining to one
or more of the following: seed prices, fertilizer prices, production
contracts, **agriculture insurance** rates, **agriculture** marketing
information, agriculture consultants' information, agriculture accounting
information

and agriculture lenders' rates;

(c) using the **electronic** data to formulate a mathematical model which
represents a farming enterprise;

(d) analyzing the mathematical...information pertaining to one or more of
the following: seed prices, fertilizer prices, production contracts,
agriculture insurance rates, **agriculture** marketing information,
agriculture consultants' information, agriculture accounting
information

and agriculture lenders' rates;

(c) using the **electronic** data to formulate a mathematical model which
represents a production enterprise;

(d) analyzing the mathematical...protection chemicals, insurance, loans)
and contract pricing 60, as well as to automatically generate an
electronic order 62 as an outcome of the production planning analysis.

In addition to input bundles...

...loan can be sent electronically to the lender. Also, if necessary, an
agreement to purchase **crop insurance** can be sent **electronically** to
the **crop insurance** agent or underwriter.

This system allows for the two-way real-time communication between the...

8/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00842021 **Image available**

**AGRICULTURAL MANAGEMENT SYSTEM FOR PROVIDING AGRICULTURAL SOLUTIONS AND
ENABLING COMMERCE**

**SYSTEME DE GESTION AGRICOLE FOURNISSANT DES SOLUTIONS POUR L'AGRICULTURE ET
PERMETTANT DES ACTIVITES COMMERCIALES**

Patent Applicant/Assignee:

NAGARJUNA HOLDINGS PRIVATE LIMITED, Nagarjuna Hills, Panjagutta,
Hyderabad, Andhra Pradesh 500 038, IN, IN (Residence), IN (Nationality)
, (For all designated states except: US)

Patent Applicant/Inventor:

GUPTA Pinaki, Nagarjuna Holdings Private Limited, Nagarjuna Hills,
Panjagutta, Hyderabad, Andhra Pradesh 500 038, IN, IN (Residence), IN
(Nationality), (Designated only for: US)

MOHAN Krishna, Nagarjuna Holdings Private Limited, Nagarjuna Hills,
Panjagutta, Hyderabad, Andhra Pradesh 500 038, IN, IN (Residence), IN
(Nationality), (Designated only for: US)

Legal Representative:

GABRIEL Devadoss Calab (agent), Kumaran & Sagar, 84-C, C6 Lane, Off
Central Avenue, Sainik Farms, New Delhi 110 062, IN,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200175706 A1 20011011 (WO 0175706)

Application: WO 2001IN85 20010404 (PCT/WO IN0100085)

Priority Application: IN 2000252 20000404

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ

LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG

SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 10313

Fulltext Availability:

Detailed Description

Detailed Description

... field in order to maximize yield.

US Patent 5,897,619 issued to Agri-Peril Software Inc pertains to a
crop - insurance management processing system for use by insurance
companies. The invention basically deals with acreage and...

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9/3,K/1 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00940338

A SYSTEM FOR RECOMMENDING CROPS AND ATTACHMENTS TO FARM TRACTORS
SYSTEME DESTINE A RECOMMANDER DES CULTURES ET DES EQUIPEMENTS POUR
TRACTEURS AGRICOLES

Patent Applicant/Assignee:

HONDA GIKEN KOGYO KABUSHIKI KAISHA, 1-1, Minami-aoyama 2-chome,
Minato-ku, Tokyo 107-8556, JP, JP (Residence), JP (Nationality)

Inventor(s):

KUJI Hideki, c/o Honda Giken Kogyo Kabushiki Kaisha, 1-1, Minami-aoyama
2-chome, Minato-ku, Tokyo 107-8556, JP,

Legal Representative:

OKADA Tsuguo (et al) (agent), Okada & Fushimi, NE Kudan Bldg. 5F, 2-7,
Kudan-minami 3-chome, Chiyoda-ku, Tokyo 102-0074, JP,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200273484 A2 20020919 (WO 0273484)

Application: WO 2002JP1703 20020226 (PCT/WO JP0201703)

Priority Application: JP 200172723 20010314; JP 200181241 20010321; JP
200181242 20010321; JP 200185896 20010323; JP 200189524 20010327

Designated States: BR CA CN ID PH VN

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 13237

Fulltext Availability:

Detailed Description

Detailed Description

... machines which may include crop
cultivation method can be displayed together with information on the
insurance for repairing the **agricultural** machines.

In a variation of this aspect of the invention, the web site further
comprises...

9/3,K/2 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00834647

REDUCED-RISK AGRICULTURAL TRANSACTIONS
TRANSACTIONS AGRICOLES A RISQUE REDUIT

Patent Applicant/Assignee:

CARGILL INCORPORATED, P.O. Box 5624, MS 24, Minneapolis, MN 55440-5624,
US, US (Residence), US (Nationality)

Inventor(s):

REMLEY Frank, 180 McIntosh Court, Richland, VA 99352, US,
MCLELLAN Rick, 12713 Stoney Way, Eden Prairie, MN 55347, US,
INMAN Dennis, 17064 Candlewood Parkway, Eden Prairie, MN 55347, US,
GROSSMANN Dean, 3680 Yuma Lane North, Plymouth, MN 55446, US,
ROPER Don, 7509 West 77th Street, Chaska, MN 55318, US,
HOFER Mike, 1363 N. Hickory Creek, Wichita, KS 67235, US,

Legal Representative:

SHUMAKER Steven J (agent), Shumaker & Sieffert, P.A., 8425 Seasons
Parkway, Suite 105, St. Paul, MN 55125, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200167360 A2 20010913 (WO 0167360)

Application: WO 2001US7382 20010308 (PCT/WO US0107382)

Priority Application: US 2000187741 20000308

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ

DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ
LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG
SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7833

Fulltext Availability:

Detailed Description

Detailed Description

... increased global capacity, and government regulations. To offset some of the risks, many farmers purchase **crop insurance** either from private carriers or through federally sponsored programs. In the United States, for example...

...is very expensive and provides insurance levels that are generally inadequate.

Consequently, many farmers forego **crop insurance** altogether, making them

vulnerable to risks that can cut into profits and even drive them...

9/3,K/3 (Item 3 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT

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00791084

METHOD FOR IMPROVING IMMUNITY IN PLANTS AND ANIMALS

METHODE PERMETTANT DE RENFORCER L'IMMUNITE DE VEGETAUX ET D'ANIMAUX

Patent Applicant/Inventor:

WOOD Steve, 72 Pinebrook Avenue, North York, Ontario M4A 1Z2, CA, CA
(Residence), CA (Nationality)

Legal Representative:

RIDOUT & MAYBEE (agent), Suite 2400, One Queen Street East, Toronto,
Ontario M5C 3B1, CA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200122822 A1 20010405 (WO 0122822)

Application: WO 99CA878 19990924 (PCT/WO CA9900878)

Priority Application: WO 99CA878 19990924

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK

DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR

LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM

TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7442

Fulltext Availability:

Detailed Description

Detailed Description

... other pests

have been a particular problem. The present invention should reduce the need for **crop insurance** because of the 5greater immunity and desirability of the plants.

As indicated hereinabove, the solution...

9/3,K/4 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00783291 **Image available**
SYSTEM FOR INFLUENCE NETWORK MARKETING
SYSTEME DE COMMERCIALISATION DE RESEAU D'INFLUENCE
Patent Applicant/Assignee:
VIDEO VENTURES JOINT VENTURE D B A COMSORT, Suite 150, 222 Schilling
Circle, Hunt Valley, MD 21031, US, US (Residence), US (Nationality)
Inventor(s):
HAWKS John W, 15137 York Road, Sparks, MD 21152, US,
Legal Representative:
SARTORI Michael A (agent), Venable, P.O. Box 34385, Washington, DC
20043-9998, US,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200116839 A2 20010308 (WO 0116839)
Application: WO 2000US23743 20000830 (PCT/WO US0023743)
Priority Application: US 99386353 19990831
Designated States: JP
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 9947
Fulltext Availability:
Detailed Description

Detailed Description
... equipment, a quality improvement program for a group of physicians or
a hospital, a new insurance program, a new agricultural product, a
new agricultural device, an educational tool, and a new consumer product.
"Target community...

9/3,K/5 (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2003 WIPO/Univentio. All rts. reserv.

00557642 **Image available**
**SYSTEM, METHOD, AND COMPUTER PROGRAM PRODUCT FOR VALUATING WEATHER-BASED
FINANCIAL INSTRUMENTS**
**SYSTEME, PROCEDE ET PROGRAMME INFORMATIQUE PERMETTANT D'EVALUER DES
INSTRUMENTS FINANCIERS DEPENDANTS DE LA METEOROLOGIE**
Patent Applicant/Assignee:
STRATEGIC WEATHER SERVICES,
Inventor(s):
CORBY Paul M,
FOX Frederic D,
Patent and Priority Information (Country, Number, Date):
Patent: WO 200021015 A2 20000413 (WO 0021015)
Application: WO 99US23452 19991008 (PCT/WO US9923452)
Priority Application: US 98168276 19981008
Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ
BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
Publication Language: English
Fulltext Word Count: 9469

Fulltext Availability:
Detailed Description

Detailed Description

... etc.). Weather derivatives may be utilized, for example, by farmers as a hedge against failed **crops** or by **insurance** companies to hedge against future claims by policy holders. Unlike insurance policies, however, the entity...

9/3,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00305861

SYSTEM AND METHOD FOR DETERMINING THE IMPACT OF WEATHER AND OTHER FACTORS
ON MANAGERIAL PLANNING APPLICATIONS

SYSTEME ET PROCEDE PERMETTANT DE DETERMINER L'INCIDENCE DE LA METEOROLOGIE
ET D'AUTRES FACTEURS SUR DES APPLICATIONS DE PLANIFICATION DE GESTION

Patent Applicant/Assignee:

STRATEGIC WEATHER SERVICES,

Inventor(s):

FOX Frederick D,
PEARSON Douglas R,
RHOADS Michael A,
ZALESKI Peter A,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9524012 A1 19950908

Application: WO 95US2557 19950306 (PCT/WO US9502557)

Priority Application: US 94205494 19940304

Designated States: AU CA FI JP MX AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE

Publication Language: English

Fulltext Word Count: 9906

Fulltext Availability:

Detailed Description

Detailed Description

... the present invention may be implemented in industries such as the personal care, utilities, energy, **agriculture**, consumer products, **insurance**, transportation, outdoor events, chemicals, pharmaceutical, construction, entertainment, and travel industries.

Figure 2 illustrates a block...

9/3,K/7 (Item 7 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00301446 **Image available**

A USER INTERFACE FOR GRAPHICALLY DISPLAYING THE IMPACT OF WEATHER ON
MANAGERIAL PLANNING APPLICATIONS

INTERFACE UTILISATEUR D'AFFICHAGE GRAPHIQUE DE L'INFLUENCE DES CONDITIONS
METEOROLOGIQUES SUR DES APPLICATIONS DE GESTION PREVISIONNELLE

Patent Applicant/Assignee:

STRATEGIC WEATHER SERVICES,

Inventor(s):

FOX Frederick D,
PEARSON Douglas R,
CAINE Diane,
KENNEY Andrew,
MORRIS Richard A,
BECK Steve A,
BECK Kathleen J,

CHU Robert J,
Patent and Priority Information (Country, Number, Date):
Patent: WO 9519597 A1 19950720
Application: WO 95US618 19950117 (PCT/WO US9500618)
Priority Application: US 94181560 19940114
Designated States: AU CA FI JP MX AT BE CH DE DK ES FR GB GR IE IT LU MC NL
PT SE
Publication Language: English
Fulltext Word Count: 14483

Fulltext Availability:
Detailed Description

English Abstract
...beyond retailing that experience weather impact, including, but not limited to, personal care, utilities, energy, **agriculture**, consumer products, **insurance**, transportation, outdoor events, chemicals, pharmaceutical, and construction.

Detailed Description
... beyond retailing that experience weather impact, including, but not limited to, personal care, utilities, energy, **agriculture**, consumer products, **insurance**, transportation, outdoor events, chemicals, pharmaceutical, and construction.

Referring now in detail to the drawings wherein...

9/3,K/8 (Item 8 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00268222
SYSTEM AND METHOD FOR THE ADVANCED PREDICTION OF WEATHER IMPACT ON
MANAGERIAL PLANNING APPLICATIONS
SYSTEME ET PROCEDE DE PREVISION EVOLUEE DE L'IMPACT DU CLIMAT SUR DES
APPLICATIONS DE PLANIFICATION DE GESTION

Patent Applicant/Assignee:
STRATEGIC WEATHER SERVICES,

Inventor(s):
FOX Frederic D,
FOX Richard J,
RHOADS Michael A,
PEARSON Douglas R,
YOUNG William R,

Patent and Priority Information (Country, Number, Date):
Patent: WO 9416394 A2 19940721
Application: WO 93US11005 19931112 (PCT/WO US9311005)
Priority Application: US 932847 19930115
Designated States: AU CA FI JP AT BE CH DE DK ES FR GB GR IE IT LU MC NL PT
SE
Publication Language: English
Fulltext Word Count: 10977
Fulltext Availability:
Detailed Description

Detailed Description
... beyond retailing that experience weather impact, including but not limited to, personal care, utilities, energy, **agriculture**, consumer products, **insurance**, transportation, outdoor events, chemicals, pharmaceutical, and construction.

Referring now in detail to the drawings wherein...

File 344:Chinese Patents Abs Aug 1985-2003/Feb
(c) 2003 European Patent Office
File 347:JAPIO Oct 1976-2003/Jan(Updated 030506)
(c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200331
(c) 2003 Thomson Derwent

?ds

Set	Items	Description
S1	8	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	0	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	1141	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	236	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	148	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	775271	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	2163371	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTOMATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	0	S1 AND S3
S9	0	S1 AND S4
S10	0	S1 AND S5
S11	0	S1 AND S6
S12	0	S1 AND S7
S13	1059	(AGRICULTUR? OR CROP OR CROPS) (5N) S6
S14	0	S13 AND INSURANCE?
S15	5	(CROP OR CROPS) AND INSURANCE?

1/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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04876204 **Image available**
DAMAGE EVALUATING PROCESSOR FOR AGRICULTURAL MUTUAL AID INSURANCE
OPERATION

PUB. NO.: 07-168804 [JP 7168804 A]
PUBLISHED: July 04, 1995 (19950704)
INVENTOR(s): KIZAKI HIROSHI
MATSUO SHINICHIRO
APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 05-314595 [JP 93314595]
FILED: December 15, 1993 (19931215)
INTL CLASS: [6] G06F-017/00; G06F-017/40
JAPIO CLASS: 45.4 (INFORMATION PROCESSING -- Computer Applications)
JAPIO KEYWORD:R131 (INFORMATION PROCESSING -- Microcomputers &
Microprocessors)

ABSTRACT

PURPOSE: To precisely perform many damage evaluating operations in a short time by providing an arithmetic part which calculates damage evaluation information, displays the calculation result at a display output part, and stores it on an information storage medium.

CONSTITUTION: A pen input type computer 6 is composed of an IC card and equipped with a work file 8 which contains the damage evaluation information inputted at the time of damage evaluation and a display part 10 which displays map and subscriber information on farmland whose damage is to be evaluated. This processor is equipped internally with a mechanism which reads out the subscriber information and map information stored in the work file 8 and the arithmetic part which displays the read-out subscriber information and map information at the display part 10, calculates the damage evaluation information on the damaged area, damaged area rate, etc., of the farmland by subscriber numbers on the basis of position once the position information on the damaged area is inputted on the displayed map information with a pen type indicator 7 and displays the calculation result at the display part 10, and further stores it in the work file 8.

1/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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015191610 **Image available**
WPI Acc No: 2003-252144/200325
XRPX Acc No: N03-200253

**Air cleaner, for bill counters, uses door provided on lower side of
suction opening which faces banknote mounting area of bill counter for
cleaning of dust collection filter**

Patent Assignee: MATSUSHITA DENKI SANGYO KK (MATU); MATSUSHITA SEIKO KK
(MATK)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003050028	A	20030221	JP 2001296864	A	20010927	200325 B

Priority Applications (No Type Date): JP 2001164502 A 20010531

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 2003050028	A	12	F24F-007/00	

Abstract (Basic): JP 2003050028 A

NOVELTY - A suction opening (2) formed on a side in the main section (1) of air cleaner mounted near a bill counter is set facing the banknote mounting area of the bill counter. A dust collection filter (4) is fixed in a ventilation flue (5) between the suction opening and a fan (3). A door (6) for cleaning the dust collection filter is provided on the lower side of the suction opening.

DETAILED DESCRIPTION - An exit cone (11) is connected with the outlet of the fan. The dust generated from the bill counter is absorbed along with the air by the operation of the fan and is collected by the dust collection filter while the air is emitted through the exit cone.

USE - For collection and purification of the dust generated from a bill counter installed in financial institutions such as a bank, insurance company, agricultural cooperative association, a post office, a loan firm, etc., or large-sized supermarket dealing with large quantities of cash, a station, etc.

ADVANTAGE - The dust generated from the bill counter can be easily collected, since the suction opening of the air cleaner faces the banknote mounting area of the bill counter. The bill counter can be made small by being separated from the air cleaner and the dust can be collected by operating a big fan at a low revolving speed with a low noise. The leakage of dust can be prevented and a long time operation can be performed, since dust is collected by a filter which can be cleaned easily through door provided in the lower portion of the suction opening.

DESCRIPTION OF DRAWING(S) - The figure is a transverse plane sectional view showing the structure of an air cleaner for a bill counter and the flow of wind. (Drawing includes non-English language text).

main section of air cleaner (1)
suction opening (2)
fan (3)
dust collection filter (4)
ventilation flue (5)
door (6)
exit cone (11)
pp; 12 DwgNo 1/26

Title Terms: AIR; CLEAN; BILL; COUNTER; DOOR; LOWER; SIDE; SUCTION; OPEN;
FACE; BANKNOTE; MOUNT; AREA; BILL; COUNTER; CLEAN; DUST; COLLECT; FILTER
Derwent Class: Q74; T01; T05
International Patent Class (Main): F24F-007/00
International Patent Class (Additional): B01D-046/00
File Segment: EPI; EngPI

1/5/3 (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

014752617 **Image available**
WPI Acc No: 2002-573321/200261
XRPX Acc No: N02-454235

Computer program storage device for molecular analysis application,
stores instructions which maps descriptor vector to space corresponding
to subset of component vectors associated with selected probability value
Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)
Inventor: PLATT D E
Number of Countries: 001 Number of Patents: 001
Patent Family:
Patent No Kind Date Applicat No Kind Date Week
US 6408321 B1 20020618 US 99275158 A 19990324 200261 B

Pricrity Applications (No Type Date): US 99275158 A 19990324
Patent Details:
Patent No Kind Lan Pg Main IPC Filing Notes

US 6408321 B1 27 G06F-007/38

Abstract (Basic): US 6408321 B1

NOVELTY - The matrices representing differences between the groups of descriptor vectors and variation within the descriptor vector groups are generated. A set of component vectors that maximizes F-distributed criterion function generated using matrices, is identified. The probability values for F-distributed statistic generated for subset of the component vectors are calculated. A subset associated with the probability value selected based on predetermined criterion, is selected for mapping a descriptor vector to the space of selected subset for subsequent processing.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for computer implemented descriptor vectors transformation method.

USE - For applications related to the areas of bio- informatics, **agriculture , insurance** , molecular biologic and chemical analysis, using computer.

ADVANTAGE - Provides effective mapping for the descriptor vectors for a series of items, to a space that optimally discriminates between groups of items in a well defined optimal sense, so that information that discriminates between a group of items is obtained.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the mapping of descriptor vector for an item to a space that optimally discriminates between group of items.

pp; 27 DwgNo 2A/9

Title Terms: COMPUTER; PROGRAM; STORAGE; DEVICE; MOLECULAR; ANALYSE; APPLY; STORAGE; INSTRUCTION; MAP; DESCRIBE; VECTOR; SPACE; CORRESPOND; SUBSET; COMPONENT; VECTOR; ASSOCIATE; SELECT; PROBABILITY; VALUE

Derwent Class: T01

International Patent Class (Main): G06F-007/38

International Patent Class (Additional): G06F-015/46; G06F-017/14

File Segment: EPI

1/5/4 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014416441 **Image available**

WPI Acc No: 2002-237144/200229

XRAM Acc No: C02-071776

XRPX Acc No: N02-182418

Descriptor vectors transformation method for insurance domain, comprises mapping descriptor vectors for molecular complexes to space corresponding to subset of component vector having selected probability value

Patent Assignee: INT BUSINESS MACHINES CORP (IBMC)

Inventor: PITMAN M C; PLATT D E

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6349265	B1	20020219	US 99275535	A	19990324	200229 B

Priority Applications (No Type Date): US 99275535 A 19990324

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 6349265	B1		27	G06F-019/00	

Abstract (Basic): US 6349265 B1

NOVELTY - Descriptor vectors transformation method for insurance domain comprising identifying a set of component vectors to maximize a distributed criterion function and selecting a probability value for each subset of component vectors, is new.

DETAILED DESCRIPTION - Descriptor vectors transformation method for insurance domain comprising identifying a set of component vectors to maximize a distributed criterion function and selecting a probability

value for each subset of component vectors, based on predetermined criterion, where the descriptor vectors for molecular complexes are mapped to a space corresponding to selected subset of component vector with the selected probability value, is new.

An INDEPENDENT CLAIM is also included for program storage device storing description vector transformation program.

USE - For transforming component analysis of description vectors using personal computer or workstation for **insurance** domain, bioinformatics domain, **agriculture** domain, etc.

ADVANTAGE - Since mapping of the descriptor vectors are performed, optimal discrimination between group of items is enabled.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart illustrating the descriptor vector transformation method.

pp; 27 DwgNo 2A/9

Title Terms: DESCRIBE; VECTOR; TRANSFORM; METHOD; INSURANCE; DOMAIN;
COMPRISE; MAP; DESCRIBE; VECTOR; MOLECULAR; COMPLEX; SPACE; CORRESPOND;
SUBSET; COMPONENT; VECTOR; SELECT; PROBABILITY; VALUE
Derwent Class: B04; D16; T01
International Patent Class (Main): G06F-019/00
International Patent Class (Additional): G06F-101/14
File Segment: CPI; EPI

1/5/5 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012481052 **Image available**

WPI Acc No: 1999-287160/199924

XRPX Acc No: N99-214452

Crop related data management method used by insurance companies, insurance agents, farmers

Patent Assignee: AGRIPERIL SOFTWARE INC (AGRI-N)

Inventor: HARGROVE R S; ZINDA C A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5897619	A	19990427	US 94335460	A	19941107	199924 B

Priority Applications (No Type Date): US 94335460 A 19941107

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5897619	A		22	G06F-157/00	

Abstract (Basic): US 5897619 A

NOVELTY - The field related data are acquired and verified for each field associated with a particular policy. The selected field is rated based upon field related data pertaining to the selected field and their map informations.

DETAILED DESCRIPTION - A memory unit is defined for the policies held by policy holder and a memory unit for the map information of the regions where policy exists including boundary identifiers. The users selects the name and policy of the policy holder via an interface. A map section of fields associated with the selected policy is generated and displayed on monitor, upon users graphical identification and selection of displayed field, the field related data are stored in corresponding data structures. The data are verified, the selected field is rated and the results are available to user. INDEPENDENT CLAIMS are included for the following:

- (a) **crop insurance** assessment system;
- (b) farm management system;
- (c) memory storage device

USE - For regulating **crop insurance** by **insurance** companies, insurance agents, farmers.

ADVANTAGE - The system does not require the farmer to know detailed

legal descriptions of his fields as data is stored. Validity of claims of crop damage, verifying that each policy complies with federal regulations can be known from field related data.

DESCRIPTION OF DRAWING(S) - The figure shows the map screen illustrating fields depicted on a map.

pp; 22 DwgNo 5/11

Title Terms: CROP; RELATED; DATA; MANAGEMENT; METHOD; INSURANCE; COMPANY;
INSURANCE; AGENT
Derwent Class: T01
International Patent Class (Main): G06F-157/00
File Segment: EPI

1/5/6 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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011025994

WPI Acc No: 1997-003918/199701

XRPX Acc No: N97-003497

Fixed amount periodic payment method used in banks, post office, security company, insurance company, agricultural co-operative society - involves paying constant amount of money within set loan limit to consumer periodically

Patent Assignee: ITO H (ITOH-I)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 8273029	A	19961018	JP 95115367	A	19950403	199701 B

Priority Applications (No Type Date): JP 95115367 A 19950403

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 8273029	A	5	G07D-009/00	

Abstract (Basic): JP 8273029 A

The method involves collecting deposits, savings, insurance or applied loan interests from consumers. The consumer deposits money which matures on a due date.

In case, a loan is procured by a consumer, a constant amount of money within the set loan limit is paid to the consumer periodically. When an insurance procured, the interest is deducted from the consumer periodically.

ADVANTAGE - Enables periodic payment of constant amount of money.

Dwg.0/1

Title Terms: FIX; AMOUNT; PERIODIC; PAY; METHOD; BANK; POST; OFFICE; SECURE
; COMPANY; INSURANCE; COMPANY; AGRICULTURE; CO; OPERATE; PAY; CONSTANT;
AMOUNT; MONEY; SET; LOAN; LIMIT; CONSUME; PERIOD

Derwent Class: T01; T05

International Patent Class (Main): G07D-009/00

International Patent Class (Additional): G06F-019/00

File Segment: EPI

1/5/7 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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010365182 **Image available**

WPI Acc No: 1995-266544/199535

Damage evaluation processing appts. for agricultural mutual-aid insurance work - has processor calculating damage area of farmland and damage area rate, based on positional information of damage area on displayed map information

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 7168804	A	19950704	JP 93314595	A	19931215	199535 B

Priority Applications (No Type Date): JP 93314595 A 19931215

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
JP 7168804	A	6	G06F-017/00	

Abstract (Basic): JP 7168804 A

The appts. has an information memory medium which stores a recognition information such as subscribers number, name, address and map information of farmland. The recognition information and the map information are read by means of a reading mechanism. The read information are displayed on a display output part.

A pen like indicator implements (7) inputs the positional information of a damage area on the displayed map information. Based on the positional information the damaged area information such as damage area of farmland and damage area rate are calculated. The calculated result is then displayed on the display part.

ADVANTAGE - Gives fast processing time. Provides sufficient accuracy. Performs efficient damage evaluation work.

Dwg.1/9

Title Terms: DAMAGE; EVALUATE; PROCESS; APPARATUS; AGRICULTURE; MUTUAL; AID ; INSURANCE; WORK; PROCESSOR; CALCULATE; DAMAGE; AREA; DAMAGE; AREA; RATE ; BASED; POSITION; INFORMATION; DAMAGE; AREA; DISPLAY; MAP; INFORMATION

Derwent Class: T01

International Patent Class (Additional): G06F-017/40

File Segment: EPI

1/5/8 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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009056727 **Image available**

WPI Acc No: 1992-184108/199223

XRAM Acc No: C92-084331

XRPX Acc No: N92-138944

Half-stone monitor device for estimating crop damage - has a planar surface pad one foot sq. in area in expanded polystyrene which indents under impact of hail stones

Patent Assignee: AICHELE H (AICH-I)

Inventor: AICHELE H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 1299897	C	19920505	CA 528407	A	19870128	199223 B

Priority Applications (No Type Date): CA 528407 A 19870128

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
CA 1299897	C	11	G01N-001/14	

Abstract (Basic): CA 1299897 C

A hail monitor device that indicates the extent and severity of a hail storm for assessing crop damage. It comprises a frame (I0), with a planar base (II) and side walls (I2), in wood or plastic, which stand proud of the base. Drainage holes (I4) remove surface water resulting from rainstorms. Base (II) incorporates a pad of foamed polystyrene material which is readily indented by the impact of hailstones, forming a permanent record on the pad. The depth and the diameter of the indentations indicate the size of stones and the distribution, their frequency. Monitors are typically one square foot in area and fixed in

15/5/1 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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05787838
ARTIFICIAL CULTURE SOIL

PUB. NO.: 10-070938 [JP 10070938 A]
PUBLISHED: March 17, 1998 (19980317)
INVENTOR(s): YAMAMOTO KIMIJI
TANAKA TATSUHIRO
APPLICANT(s): TOKYO YOGYO CO LTD [329643] (A Japanese Company or
Corporation), JP (Japan)
AASU KOOPO KK [000000] (A Japanese Company or Corporation),
JP (Japan)
APPL. NO.: 08-248622 [JP 96248622]
FILED: August 29, 1996 (19960829)
INTL CLASS: [6] A01G-001/00; C05F-003/00; C05F-007/00; C05F-007/02
JAPIO CLASS: 11.1 (AGRICULTURE -- Agriculture & Forestry); 13.2 (INORGANIC
CHEMISTRY -- Inorganic Compounds); 14.5 (ORGANIC CHEMISTRY --
Microorganism Industry); 28.1 (SANITATION -- Sanitary
Equipment); 32.2 (POLLUTION CONTROL -- Waste Water Treatment)
; 32.4 (POLLUTION CONTROL -- Refuse Disposal)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a recycle system which effectively
utilizes organic sludge waste, for example, excrement, sewage sludge and
papermaking sludge in a changed form.

SOLUTION: This artificial culture soil is prepared by mixing 3-50wt.% of
carbon prepared by dry-distillation carbonization of organic sludge,
10-60wt.% of a microorganism-culturing organic substance and 10-60wt.% of
field soil, admixing thereto <=3wt.% of fungi, enzymes and minerals and
subjecting the mixture to aging and fermentation. The problems on high
costs in treatment of the sludge and the **insurance** of land space for
treatment are solved. This artificial culture soil can largely improve the
culture and growth of general trees, flowers and **crop** plants.

15/5/2 (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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014333178 **Image available**
WPI Acc No: 2002-153881/200220
XRPX Acc No: N02-116998

**Insurance policy facilitation method for assisting farmers, involves
estimating damage caused by pests to refuge areas and crops, and paying
corresponding compensation to farmers**

Patent Assignee: AGREN INC (AGRE-N)
Inventor: BUMAN S; BUMAN T J
Number of Countries: 001 Number of Patents: 001
Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 6338040	B1	20020108	US 99249973	A	19990212	200220 B

Priority Applications (No Type Date): US 99249973 A 19990212

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 6338040	B1	10	G06F-017/60	

Abstract (Basic): US 6338040 B1

NOVELTY - An **insurance** policy is made for farmers, for the yield
in refuges. Similar **crops** are grown in specific and refuge areas
based on interbreeding conditions of resistant and non-resistant pests.

The refuge areas and the **crops** are inspected, tested and the damage caused by the pests is estimated. The compensation for the estimated damage is paid to the farmers.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:

- (a) Pest resistance management method;
- (b) Biogenetic pest control preservation method

USE - For facilitating and encouraging farmers growing genetically-modified, transgenic **crops** such as Bt corn, cotton, soybean, potatoes etc, to take up **insurance** policy, also for use in animal husbandry such as in fish and shell-fish farms and disease control in livestock management for assisting in the killing of pests such as corn rootworm, European corn borer, cotton boll weevil, Colorado potato beetle, etc., and compensating for losses incurred by the pests.

ADVANTAGE - The **crops** in refuge areas are protected by the pest control technique and farmers obtain the compensation for the losses during harvesting, thereby improving the economic condition of the farmers.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the **insurance** policy provision process.

pp; 10 DwgNo 2/2

Title Terms: **INSURANCE** ; FACILITATE; METHOD; ASSIST; ESTIMATE; DAMAGE; CAUSE; PEST; REFUGE; AREA; **CROP** ; PAY; CORRESPOND; COMPENSATE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

15/5/3 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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012481052 **Image available**

WPI Acc No: 1999-287160/199924

XRPX Acc No: N99-214452

Crop related data management method used by insurance companies, insurance agents, farmers

Patent Assignee: AGRIPERIL SOFTWARE INC (AGRI-N)

Inventor: HARGROVE R S; ZINDA C A

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5897619	A	19990427	US 94335460	A	19941107	199924 B

Priority Applications (No Type Date): US 94335460 A 19941107

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5897619	A		22	G06F-157/00	

Abstract (Basic): US 5897619 A

NOVELTY - The field related data are acquired and verified for each field associated with a particular policy. The selected field is rated based upon field related data pertaining to the selected field and their map informations.

DETAILED DESCRIPTION - A memory unit is defined for the policies held by policy holder and a memory unit for the map information of the regions where policy exists including boundary identifiers. The users selects the name and policy of the policy holder via an interface. A map section of fields associated with the selected policy is generated and displayed on monitor, upon users graphical identification and selection of displayed field, the field related data are stored in corresponding data structures. The data are verified, the selected field is rated and the results are available to user. INDEPENDENT CLAIMS are included for the following:

(a) **crop insurance** assessment system;
(b) farm management system;
(c) memory storage device
USE - For regulating **crop insurance** by **insurance** companies,
insurance agents, farmers.

ADVANTAGE - The system does not require the farmer to know detailed legal descriptions of his fields as data is stored. Validity of claims of **crop** damage, verifying that each policy complies with federal regulations can be known from field related data.

DESCRIPTION OF DRAWING(S) - The figure shows the map screen illustrating fields depicted on a map.
pp; 22 DwgNo 5/11

Title Terms: **CROP** ; RELATED; DATA; MANAGEMENT; METHOD; **INSURANCE** ;
COMPANY; **INSURANCE** ; AGENT
Derwent Class: T01
International Patent Class (Main): G06F-157/00
File Segment: EPI

15/5/4 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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009056727 **Image available**
WPI Acc.No: 1992-184108/199223
XRAM Acc No: C92-084331
XRPX Acc No: N92-138944

Half-stone monitor device for estimating crop damage - has a planar surface pad one foot sq. in area in expanded polystyrene which indents under impact of hail stones

Patent Assignee: AICHELE H (AICH-I)

Inventor: AICHELE H

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 1299897	C	19920505	CA 528407	A	19870128	199223 B

Priority Applications (No Type Date): CA 528407 A 19870128

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 1299897	C		11	G01N-001/14	

Abstract (Basic): CA 1299897 C

A hail monitor device that indicates the extent and severity of a hail storm for assessing **crop** damage. It comprises a frame (I0), with a planar base (II) and side walls (I2), in wood or plastic, which stand proud of the base. Drainage holes (I4) remove surface water resulting from rainstorms. Base (II) incorporates a pad of foamed polystyrene material which is readily indented by the impact of hailstones, forming a permanent record on the pad. The depth and the diameter of the indentations indicate the size of stones and the distribution, their frequency. Monitors are typically one square foot in area and fixed in the ground by a peg.

USE - Estimating **crop** damage for **insurance** purposes.

(Dwg.1-4/4

Title Terms: HALF; STONE; MONITOR; DEVICE; ESTIMATE; **CROP** ; DAMAGE; PLANE;
SURFACE; PAD; ONE; FOOT; SQUARE; AREA; EXPAND; POLYSTYRENE; INDENT;
IMPACT; HAIL; STONE

Derwent Class: A97; S03

International Patent Class (Main): G01N-001/14

File Segment: CPI; EPI

15/5/5 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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007070949

WPI Acc No: 1987-070946/198710

XRAM Acc No: C87-029852

XRPX Acc No: N87-053544

Preservation of germination capacity in stone fruit - involves chilling partial freeze-drying and immersion in liq. nitrogen

Patent Assignee: BOTANICS INST (BOTA-R)

Inventor: DANILYAK N I; MANUILSKII V D; SYTNIK K M

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
SU 1243645	A	19860715	SU 3800968	A	19841005	198710 B

Priority Applications (No Type Date): SU 3800968 A 19841005

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
SU 1243645	A		3		

Abstract (Basic): SU 1243645 A

Fruit **crop** stones are preserved as **insurance** for species protection and for genetic studies, by partial drying and low temp. storage. The yield of undamaged specimens after prolonged storage is raised as follows: before the stones are partially dried, they are spread in layers at 4-4.5 deg.C for 120-130 days. Partial drying is then conducted at minus 2 to minus 4 deg.C until the moisture content is 20-25 per cent.

Typically, stones from defined species of cherry are moistened at 4 deg.C for 120 days. They are then dried to 20 per cent moisture content over CaCl₂ in a desiccator for 6 days at minus 2 deg.C. The rate of cooling is 0.3 deg/min. After this partial drying, the stones are cooled to minus 30 deg.C and then immediately immersed in liquid N₂ at minus 196 deg. C for 150 days. Before sowing trials, the stones are removed from liquid N₂ and placed in a thermostated bath at 37 deg.C to thaw. The rate of thawing is 150 deg.C/min. All the seeds are then sown and the degree of germination is recorded.

ADVANTAGE - Germination after storage is 78-92 per cent against 4-9 by present techniques. Bul. 26/15:7.86 (3pp Dwg.No.0/0)

Title Terms: PRESERVE; GERMINATE; CAPACITY; STONE; FRUIT; CHILL; FREEZE; DRY; IMMERSE; LIQUID; NITROGEN

Derwent Class: D22; P11

International Patent Class (Additional): A01C-001/00

File Segment: CPI; EngPI

File 2:INSPEC 1969-2003/May W2
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File 35:Dissertation Abs Online 1861-2003/Apr
(c) 2003 ProQuest Info&Learning
File 65:Inside Conferences 1993-2003/May W2
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File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Apr
(c) 2003 The HW Wilson Co.
File 233:Internet & Personal Comp. Abs. 1981-2003/Apr
(c) 2003 Info. Today Inc.
File 583:Gale Group.Globalbase(TM) 1986-2002/Dec 13
(c) 2002 The Gale Group
File 474:New York Times Abs 1969-2003/May 19
(c) 2003 The New York Times
File 475:Wall Street Journal Abs 1973-2003/May 19
(c) 2003 The New York Times

?ds

Set	Items	Description
S1	636	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	12	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	11765	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	30260	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	6764	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	761673	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	1326091	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	647	S1 OR S2
S9	7	S8 AND S3
S10	7	RD (unique items)
S11	17	S8 AND S4
S12	13	S11 NOT S10
S13	13	RD (unique items)
S14	2	S8 AND S5
S15	0	S14 NOT (S10 OR S13)
S16	6	S8 AND S6
S17	6	S16 NOT (S10 OR S13)
S18	6	RD (unique items)
S19	8	S8 AND S7
S20	7	S19 NOT (S10 OR S13 OR S18)
S21	7	RD (unique items)

10/5/1 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01752593 ORDER NO: AADAA-I9977343

Estimation and attenuation of reinsurance risk in the crop insurance market

Author: Mason, Charles Edwin, IV
Degree: Ph.D.
Year: 2000
Corporate Source/Institution: Iowa State University (0097)
Major Professor: Dermot J. Hayes
Source: VOLUME 61/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2836. 136 PAGES
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503
ISBN: 0-599-83053-0

Because of the high level of systemic risk in farming, **crop insurance** has failed to be provided by the market without government involvement. Currently, in addition to subsidy support the Federal government aids the **crop insurance** industry by providing reinsurance services to **crop insurance** companies. This means that the government will reimburse insurers for a large portion of their losses in years when indemnities to farmers are high. In exchange, portions of firms' profits are paid to the government when indemnities are below premiums.

This study measures the level of risk accepted by the government in its role as reinsurer for the **crop insurance** market. This is accomplished by means of a Monte Carlo simulation in which random correlated draws are made for county and farm yields. These are then used to calculate indemnity levels for the crop year. Government share of the industry **profit** or loss can then be **calculated** based on the government's contract with the industry, the Standard Reinsurance Agreement. The simulation also permits the estimation of the expected net cost for the government. This value is the average net transfer from the government to the insurers and represents the fair market value of the Standard Reinsurance Agreement.

In addition to this, the risk reducing potential for the reinsurer of commodity yield and price contracts is investigated. Offsetting positions are determined by linear regression of government net cost on yields and prices. It is shown that use of market contracts reduces measures of risk by more than fifty percent.

10/5/2 (Item 2 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01585811 ORDER NO: AAD97-36747

FARMERS' FINANCIAL RESPONSES TO RISK (DEBT, LEVERAGE, CROP INSURANCE)

Author: YU, BOCK-SUNG
Degree: PH.D.
Year: 1997
Corporate Source/Institution: KANSAS STATE UNIVERSITY (0100)
Major Professor: ALLEN M. FEATHERSTONE
Source: VOLUME 58/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2322. 112 PAGES
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503

Farmers' responses to risk are as diverse as the risks that affect their farm firms. Future (national or state) farm policy can benefit from a wider knowledge about risk strategies and responses at the individual farm management level. The present study to acquire this knowledge, relevant to Kansas farms, addresses three issues: (1) optimal leverage choice in the

farm capital structure decision, (2) optimal debt demand in managing farm financial structure, and (3) **crop insurance** decision as a tool of risk management which transfers risk outside the farm business.

This study extends empirical work on farmer's financial responses to risk in two ways. First, it extends the range of theoretical determinants which might affect financial responses to risk by examining some recently developed theories that have not, as yet, been heavily analyzed empirically. Second, this study explicitly recognizes simultaneity in situations where one or more of the endogenous variables has a limited distribution. To mitigate the estimation problem in a simultaneous-equation Tobit model, a parametric Monte-Carlo bootstrapping technique is employed to explore factors influencing farmer's financial responses to risk.

The results of this study indicate that three financial responses, cited above, to risk are found to be significantly affected by farm characteristics. Especially, the theoretical **determinants** (farm **profitability**, risk attitude, and capital cost, and the value of assets) are found to be consistently related to the financial responses (optimal leverage choice and debt demand) to risk in the predicted direction. Differences in farm types, farming practices, regions, rainfall, and farm financial structure influence the purchase of **crop insurance**. Also, there is a risk-balancing effect of risk-reducing responses intended to increase expected farm income. This information will allow farm policymakers to anticipate changes in risk management strategies in responses to the Federal Agricultural Improvement and Reform (FAIR) act.

10/5/3 (Item 3 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01430381 ORDER NO: AADAA-I9531027
DEMAND FOR SUPPLEMENTAL IRRIGATION WATER IN HUMID REGIONS (ALABAMA)
Author: HARRINGTON, JULIE ANN
Degree: PH.D.
Year: 1995
Corporate Source/Institution: AUBURN UNIVERSITY (0012)
Director: UPTON HATCH
Source: VOLUME 56/05-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 1904. 163 PAGES
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503

In the wiregrass region (Coffee, Dale, Geneva, Henry, and Houston counties) of Alabama, supplemental irrigation is often used as a means to increase crop quality and yield. Although irrigation increased rapidly in the 1970's, it currently is experiencing a slower trend in growth.

This research is concerned with establishing a method for estimation of economic demand for irrigation water, in addition to investigating reasons for the current lag in irrigation expansion. The objectives of this research are to: (1) identify relevant variables for composition of an irrigation water demand model (2) estimation of factor demand and output supply responses for three irrigated crops (corn, quota peanuts, and additional peanuts), and (3) examination of substitution characteristics of irrigation for the wiregrass region of Alabama.

A **profit** function approach is used to **estimate** a system of factor demand and supply responses for the three irrigated field crops, and four inputs (water, fertilizer, labor, and machinery). Crop prices were found to be a significant factor in the estimation of irrigation water demand. A translog cost function method is employed to estimate cost share equations for irrigation equipment (traveler and center pivot) and **crop insurance**, used to produce the three outputs. Substitution possibilities (Allen partial elasticities of substitution) between irrigation equipment (traveler and center pivot) and **crop insurance** are also examined, and found to be significant. **Crop insurance** is a strong substitute for irrigation equipment in the wiregrass region.

Lastly, this research studies the relationship between Geographic Information Systems (GIS) and econometric analysis of water resources by the use of mapping and spatial analysis techniques. The results indicate that the price elasticities of demand for water vary across counties. In addition, irrigated corn acres in the wiregrass region have significantly declined, from 1980-1992. The results of this study are: (1) Water price is a significant factor in the supply response of corn and peanuts (quota and additional). (2) Crop price levels for corn and peanuts (quota and additional) are the most important component effecting the demand for irrigation water. (3) **Crop insurance** is a strong substitute for irrigation equipment (traveler and center pivot).

10/5/4 (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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867791 ORDER NO: AAD84-29454
AGRICULTURAL **INCOME** INSURANCE : **A POLICY ALTERNATIVE (PRODUCTION, RISK)**
Author: GINEO, WAYNE MATTHEW
Degree: PH.D.
Year: 1984
Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)
Source: VOLUME 45/10-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 3178. 227 PAGES
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503

Income stability for agricultural producers in the United States has been a goal of agricultural policy. Recently, policymakers have shown an interest in eliminating current agricultural programs and replacing them with an income insurance program to stabilize producer's incomes. However, knowledge of the design, implications and effects of such a program is limited.

This study provides a design and discussion of two types of income insurance programs (IIP). The two programs are revenue and price-yield insurance. The effects of these two programs on input and output decisions are analyzed for a representative sample of six cash grain farms located in Southwestern Minnesota.

The effects of the income insurance plans were investigated using a whole farm planning model which incorporated risk considerations. Risk was **measured** with the standard deviation of **income** and income insurance reduced risk relative to an uninsured situation. The analysis has provided information on changes in expected income, crop output mixes, participation and resource use.

The results of the analysis indicate that when an actuarially fair IIP is offered to producers, they will opt for full **insurance** coverage on all **crops** produced. Another result is that resource use may increase when a producer has insurance. Further, if insurance alters the relative riskiness of crops, crop output mixes will change. In turn, the changes in crop output mix affect the income a producer receives.

10/5/5 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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857538 ORDER NO: AAD84-22508
THE UTILITY OF ALL-RISK CROP INSURANCE IN THE IMPERIAL VALLEY OF CALIFORNIA
Author: ZERING, KELLY DOUGLAS
Degree: PH.D.
Year: 1984
Corporate Source/Institution: UNIVERSITY OF CALIFORNIA, DAVIS (0029)

Source: VOLUME 45/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 2203. 220 PAGES
Descriptors: ECONOMICS, AGRICULTURAL
Descriptor Codes: 0503

The Federal **Crop Insurance** Act of 1980 in conjunction with the phasing out of the Disaster Payments Program made the Federal **Crop Insurance** Corporation (FCIC) the major form of farmer protection against disastrously low yields in the U.S. FCIC has provided all-risk **crop insurance** on a growing number of crops since 1938. Insured acreage has remained a small proportion of eligible acreage. Previous studies found FCIC insurance attractive to risk-averse farmers in dryland single crop areas. This study examined the usefulness of FCIC insurance to cotton, sugar beet, and/or wheat farmers in the irrigated, high-yielding, multiple crop agriculture of California's Imperial Valley.

Participation was predicted under a number of forms of the FCIC insurance program for 30 Imperial Valley growers. Probability distributions of whole farm net **income** after cash costs were **calculated** for each producer from data on price and yield expectations, production practices, and operator characteristics elicited through interviews. Risk preferences elicited with whole farm net income probability distributions in a second interview were used along with a modified version of King's (1979) Generalized Risk Efficient Monte Carlo Programming model to identify preferred insurance strategies.

Simulated options included those actually available in 1982, flat rate premium subsidies, premiums based on individual operator/yield history, and one that reflects FCIC provisions for cotton and/or wheat PIK participants in 1983.

Less than 27% of eligible acreage was predicted to be insured under each insurance option simulated for cotton and wheat. None of thirteen sugar beet growers in the sample were predicted to participate under any other option simulated. The legislated maximum yield guarantee of 75% of average yield was found to be restrictive in areas of high mean yields such as Imperial County. The probability of yields below 75% of average made FCIC insurance economically unattractive to half of the cotton growers, most of the wheat growers, and all of the sugar beet growers in the sample. Increased maximum yield guarantees and increased tailoring of premiums and yield guarantees to individual operators' yield history are recommended to make FCIC insurance a feasible risk-management alternative for more U.S. farmers.

10/5/6 (Item 6 from file: 35)
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795504 ORDER NO: AAD82-27357

IMPACT OF FEDERAL CROP INSURANCE ON OUTPUT MIX AND WELFARE

Author: KOUADIO, YAO

Degree: PH.D.

Year: 1982

Corporate Source/Institution: THE UNIVERSITY OF ARIZONA (0009)

Source: VOLUME 43/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 2405. 128 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

The Federal **Crop Insurance** program is a management tool which is available to U.S. farmers and which is designed to protect them against low yields arising from natural disasters. Since the program is optional in nature, its provisions cannot be detrimental to a rationally behaving farmer.

This work analyzes but goes beyond the private benefits of the Federal **Crop Insurance** program to farmers and represents a qualitative

and quantitative attempt at investigating the implications of the availability of the program on risk-taking behavior and social welfare.

Analytically, a simple model of the allocation of land among two crops (one safe and the other risky in the yield) is used along with the behavioral hypothesis of expected utility maximization. It is indicated that a subsidized program will, in general, induce greater risk-taking behavior. The impact of the program on crop-mix is, however, ambiguous when the expected insurance indemnities fall short of the premium paid. Given insurance availability, however, it is demonstrated that, under some reasonable assumptions about farmers' risk preferences, a premium subsidy will tend to induce greater risk taking.

A major portion of the empirical work, which is undertaken within an expected value of income-variance of **income** framework, relates to the **estimation** of farmers' risk preferences on the basis of actual crop-mix data for individual farms in Arizona and estimated subjective distributions about prices, yields and costs of production. The estimation of the subjective distribution of prices is based on futures as well as cash prices. Given the risk aversion coefficient estimates for a sample of thirteen farmers, predicted crop-mixes are then obtained under the cases of insurance availability and no insurance.

Results of the empirical study suggest that the Federal **Crop Insurance** program (in its pre-1980 version at least) does not have a significant impact on crop-mix. Finally, using the Arrow-Lind criterion of welfare assessment under uncertainty, the study casts doubt on the social desirability of the Federal **Crop Insurance** program.

10/5/7 (Item 7 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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748239 ORDER NO: AAD81-13328

DECISION MAKING RELATING TO RISK MANAGEMENT STRATEGIES IN A FARM PLANNING MODEL

Author: PERSAUD, TILLAK

Degree: PH.D.

Year: 1980

Corporate Source/Institution: OKLAHOMA STATE UNIVERSITY (0664)

Source: VOLUME 42/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 303. 245 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

Scope and Method of Study. The principle objective of the analysis is to determine and evaluate risk efficient farm plans for selected production, marketing, and risk management strategies available to farmers in the study area. The specific objectives are to: (1) develop and analyze the necessary data to determine the price, yield, cost of production, and net **income** variability; (2) **determine** the impact on net return variability of alternative marketing and risk management strategies; (3) construct a planning model to determine the risk efficient farm plans; and (4) evaluate these farm plans.

A LP-MOTAD model is used to derive the farm plans. Expected gross margins are calculated in three ways: (1) the mean; (2) a three-year unequally weighted moving average (UWMA); and (3) a three-year equally weighted moving average (EWMA). Risk in gross margins is defined as negative deviations from the expected gross margins.

Risk efficient plans are determined for a dryland and irrigated farm situation in Southwest Oklahoma. Farm plans for the dryland farm are derived under the assumptions that farmers will: (1) sell all crops at harvest; (2) participate in Farm Programs and sell crops at harvest; (3) sell all crops at harvest except wheat which is marketed in any amount in any month of the crop year; (4) follow strategy (3) and also participate in Farm Program; (5) follow strategy (3) in combination with forward

contracting of wheat for June delivery; and (6) follow strategy (5) in combination with crop-share and cash rent alternatives. The same strategies are analyzed for the irrigated situation except that wheat hail insurance is considered instead of Farm programs.

Findings and Conclusions. All the farm plans derived using the three expectation models have the potential for reducing variability.

Farm Programs result in a slightly lower efficiency frontier for harvest sale, and multiple marketing and forward contracting strategies compared to these strategies without Farm programs. Variability is reduced under the Farm Programs except the harvest sale strategy using the moving average models.

Wheat hail insurance alternatives do not move the farmer to a higher efficiency frontier compared to the same strategies without insurance. Relative variability is reduced in all strategies that included wheat **insurance** except the **harvest** sale strategy using the EWMA model.

The producer attains a higher efficiency frontier under the multiple wheat marketing strategies than sale at harvest with and without Farm Programs, and harvest sale with and without wheat insurance. Relative variability is reduced only under the moving average models for the dryland farm and under the mean expectation model for the **harvest** sale and wheat **insurance** strategy for the irrigated farm.

Forward contracting and multiple marketing alternatives resulted in the same solution as under multiple marketing using the mean expectation model. The producer attains a higher efficiency frontier and lower variability when the moving average expectation models are used. Relative variability is reduced for the dryland farm using the moving average models and the irrigated farm using the mean and the EWMA expectation model.

Maximum expected total gross margins and variability are lower for all farm plans under the mean expectation model than under the moving average models. Farm plans derived under the moving average models are similar. The difference in the moving average plans are only in terms of the level at which the activities enter the solutions. The marketing plans are more diversified under the mean expectation model than under the moving average models.

13/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
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03596531 INSPEC Abstract Number: C90029084

Title: A farm level expert simulation system to aid farmers in selecting among crop insurance strategies

Author(s): Helms, G.L.; Richardson, J.W.; Cochran, M.J.; Rister, M.E.

Author Affiliation: Dept. of Agric. Econ., Texas A&T Univ., College Station, TX, USA

Journal: Computers and Electronics in Agriculture vol.4, no.3 p. 169-90

Publication Date: Jan. 1990 Country of Publication: Netherlands

CODEN: CEAGE6 ISSN: 0168-1699

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Language: English Document Type: Journal Paper (JP)

Treatment: Practical (P)

Abstract: An expert simulation system (ESS) in aid US farmers select **crop insurance** strategies is presented. The ESS, entitled CIRMAN, relies on stochastic simulation models to analyze the problem and formulates a series of rules to make recommendations. The following lexicographic hierarchy of rules is used to rank the strategy options: risk efficiency; probability of farm survival; probability of economic success; expected value of after-tax net present value of family withdrawals plus the change in net worth over the planning horizon; average **expected** annual net-cash farm **income**; and average **expected** value of ending net worth. CIRMAN presents a recommendation and explanations on why a strategy was recommended and how it compares to specified alternatives. (44 Refs)

Subfile: C

Descriptors: digital simulation; expert systems; farming; insurance data processing; statistical analysis

Identifiers: farm level expert simulation system; **crop insurance** strategies; CIRMAN; stochastic simulation models; rules; lexicographic hierarchy; strategy options; risk efficiency; farm survival; economic success; expected value; after-tax net present value; family withdrawals; net worth; planning horizon; average **expected** annual net-cash farm **income**

Class Codes: C7190 (Other fields); C7120 (Finance); C6170 (Expert systems); C7310 (Mathematics)

13/5/2 (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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01101139 ORDER NO: AAD90-12267

INCOMPLETENESS IN INSURANCE : AN ANALYSIS OF CROP INSURANCE SCHEMES

Author: RAMASWAMI, BHARAT

Degree: PH.D.

Year: 1989

Corporate Source/Institution: UNIVERSITY OF MINNESOTA (0130)

Adviser: TERRY L. ROE

Source: VOLUME 50/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 4038. 114 PAGES

Descriptors: ECONOMICS, AGRICULTURAL; ECONOMICS, FINANCE; ECONOMICS, THEORY

Descriptor Codes: 0503; 0508; 0511

The dissertation studies the consequences of incompleteness in **crop insurance** schemes due to two different sources: price risk and asymmetric information. When insurance contracts are incomplete, incomes are not equalized across the output states of nature.

Instead, the optimality condition when contracts are incomplete due to price risk, requires the equalization of the expected marginal utility

across the output state of nature. This reflects the fact that the incomplete insurance scheme transfers income from the high output to the low output states. The costs of this transfer are borne in the high output states which includes the state of the world when output is high but price is low. Consequently, the dissertation shows that when marginal utility is convex increasing price risk reduces the amount of insurance. For decreasing risk averse individuals, the insurance is so limited that they strictly prefer those states of the world where no indemnity is forthcoming to those where they receive indemnities. The amount of insurance that is optimal increases if a futures market (a market for price risk) exists.

In the second case considered here, insurance does not equalize incomes across the output states of nature because of the desire to maintain incentives. The consequences are examined for input allocation using the distinction between risk reducing and risk increasing inputs.

Insurance changes the marginal costs of input use in two ways. Firstly, **crop insurance** reduces the risk associated with the production uncertainty and therefore reduces the wedge between **expected profits** and input price due to risk aversion. This encourages the farmer to behave more like a risk neutral agent, i.e., use of the risk increasing input increases and use of the risk reducing input decreases. Secondly, insurance reduces the marginal productivity of all inputs because an increase in output is accompanied by a fall in **crop insurance** indemnities. This tends to reduce the use of all inputs and reinforces the risk effect for risk reducing inputs while opposing the risk effect for risk increasing inputs. These results are obtained by means of a novel characterization of risk increasing and reducing inputs.

13/5/3 (Item 2 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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951300 ORDER NO: AAD87-09080

THE DEMAND FOR CROP INSURANCE IN THE UNITED STATES

Author: HOJJATI, BEHJAT

Degree: PH.D.

Year: 1986

Corporate Source/Institution: UNIVERSITY OF MARYLAND (0117)

Source: VOLUME 48/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 183. 152 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

Stabilization of farm income has been a concern of the Federal government since the 1920's. Variability of farm income has been argued to arise principally because of production variation due to weather and other natural factors on the one hand and the inelastic nature of supply and demand for agricultural products on the other. The Federal government has designed several programs to protect producers of agricultural commodities from the adverse effect of price and yield variability. One such program is the Federal **Crop Insurance** program (FCI).

Farmer participation in the FCI program is low. Today, less than 20 percent of the farmers who are eligible participate in the program. Because of the lack of interest in **crop insurance**, this study was undertaken to explain the factors affecting the participation decision in the program.

Taking into account the discrete/continuous nature of the problem, this study developed a behavioral model of farmers' participation in the **crop insurance** program under uncertainty. The development of the model was based on the assumption that each individual maximizes his expected utility. Of the several discrete choice models, the logit model was employed.

The results of the study suggested that the farmer's participation decision is influenced by economic incentives and risk aversion. Both **expected profit** and variance of **profit** were found to be significant

factors in the participation decision. On a percentage basis the participation decision appeared to be more sensitive to variance of **profit** than to **expected profit**.

This analysis suggests ways in which **crop insurance** could be made a more attractive strategy for managing risk and provides a means of predicting participation rates under various policy scenarios.

13/5/4 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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878268 ORDER.NO: AAD85-07201

A RISK PROGRAMMING ANALYSIS OF FARM LEVEL SOIL AND NUTRIENT LOSS CONTROL DECISIONS UNDER A PROGRAM OF CROSS-COMPLIANCE (SOIL CONSERVATION, QUADRATIC PROGRAMMING, NONPOINT SOURCE POLLUTION)

Author: MCSWEENEY, WILLIAM THOMAS

Degree: PH.D.

Year: 1984

Corporate Source/Institution: VIRGINIA POLYTECHNIC INSTITUTE AND STATE UNIVERSITY (0247)

Source: VOLUME 46/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
PAGE 485. 323 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

The integration of federal soil conservation programs with other farm programs has been proposed to increase conservation incentive, and help eliminate the conflicting, ad hoc nature of federal farm programs. Known as cross-compliance, such integration principles could take the form of a requirement for farm operators to adopt soil and nutrient conservation practices in order to qualify for the benefits of price support and **crop insurance** programs.

The **potential** conservation and **income** impacts of two cross-compliance strategies were examined with a farm level generalized mean-variance programming model that captured the effects of uncertainty with respect to both expected net returns and expected resource supplies. The farm level model was cast in an expected utility framework to incorporate the risk reducing potential of price supports and **crop insurance** as additional incentive to adopt soil and nutrient loss control practices. The results were compared to those that resulted from a policy scenario allowing only government cost-sharing. Tradeoffs between soil and nutrient losses were examined in both scenarios.

Notable differences in net returns as well as soil and nutrient loss were found, not only across the various policies analyzed, but also across the levels of risk aversion attributed to the decision maker. In particular, the cross-compliance scenarios were found to induce significant reductions in soil and nutrient loss compared to current policy (as high as sixty-four percent) for slight reductions in total net returns. Notable differences between net returns, soil and nutrient losses, and the amount of government cost-share funds used, occurred among the optimal solutions for the risk neutral and risk averse producers. This suggests the appropriateness of conducting soil and nutrient loss control studies within a risk framework. Tradeoffs in soil and nutrient losses were also noted, with some policies more capable of reducing nutrient loss vis a vis soil loss than others.

13/5/5 (Item 4 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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823149 ORDER NO: AAD83-23664

**AN ANALYSIS OF THE ROLE OF FUTURES MARKETS AND FEDERAL CROP INSURANCE
IN RISK MANAGEMENT**

Author: FALATOONZADEH, HAMID

Degree: PH.D.

Year: 1983

Corporate Source/Institution: TEXAS A&M UNIVERSITY (0803)

Source: VOLUME 44/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1867. 263 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

The purpose of this study is to discover the most effective strategy or strategies available to agricultural producers in order to minimize the variability of net farm income. Several of the most commonly used strategies are under consideration, including marketing, production diversification, and the Federal **Crop Insurance** Program (FCIP). The objective is to delineate the factors that influence the competitive firm's participation in futures markets and to empirically estimate their importance, especially the impact of FCIP on cash and futures market activities under price and production uncertainty.

The decision rule for managing risk is developed using quadratic programming (QP). Thus, the basic framework is a portfolio analysis which can be empiricized by assuming that expected utility is a function of mean and variance. A simulation model is implemented in order to obtain the parameters used in the QP model. Risk definitions and attitudes toward uncertainty comprise dimensions of both the simulation and QP model. This study differs from previous works in that it holds that **crop insurance** exists in order to reduce production risk and that insurance premiums are not costless. It also incorporates the behavior of the risk-averse competitive firm for a representative farm in the Rolling Plains region of Texas in a conditional normative framework.

The key working hypotheses underlying this study are (1) the inclusion of FCIP with expected utility maximization which shift the E-V frontier to a new position and provide more **expected profit** for the same level of risk, and (2) a farmer's participation in futures markets and **crop insurance** programs reduces his production and price uncertainty.

The results of this study clearly demonstrate that agricultural producers can diminish production and price risk through active participation in a combination of a diversified crop production plan, futures markets, and FCIP (particularly for high production guarantee and price election levels). Academic researchers, the Federal **Crop Insurance** Corporation, and brokerage firms are identified as effective instructors for guiding farmers in discovering that a diversified portfolio can be achieved through marketing and FCIP, as well as careful production planning.

13/5/6 (Item 5 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
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817869 ORDER NO: AAD83-18345

**RISK MANAGEMENT STRATEGIES IN FARMING: THE ROLE OF FEDERAL CROP
INSURANCE**

Author: DJOGO, AMADJE

Degree: PH.D.

Year: 1983

Corporate Source/Institution: THE OHIO STATE UNIVERSITY (0168)

Source: VOLUME 44/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1158. 162 PAGES

Descriptors: ECONOMICS, AGRICULTURAL

Descriptor Codes: 0503

It has been observed that there is a general lack of interest on the

part of U.S. farmers in Federal **Crop Insurance** Corporation (F.C.I.C.) program. In an attempt to provide some explanation of farmers' attitudes towards the program, this study examines the impact of crop diversification, yield risks, price risks, and alternative **crop insurance** plans on farm income variability. The MOTAD (Minimization of Total Absolute Deviation) model was used to analyze the tradeoffs between **expected income** and variability of **income** under alternative risk management strategies. In addition, the interaction of financial risk and **crop insurance**, and the payoffs of the FCIC's program and the private hail insurance were examined

The analysis was performed for a "typical" cash grain farm in Wood County, Northwestern Ohio, using experimental yield data for three selected crops, corn, soybeans, and wheat. It was found that farmers can diversify crops to reduce gross margin variability. Yield variability and price variability were found to be important components in gross margin variability. However, price variability appears to be relatively less important than yield variability. The F.C.I.C.'s area yield coverage was found to reduce gross margin, but it had no effect on the variability of gross margins. The individual yield certification (I.Y.C.) option provides more stability than **crop** diversification. Further, **crop insurance** based on individual yields was found to be self-sustaining in the long run for coverage levels up to 75 percent for soybeans, and 80 percent for corn and wheat. **Crop insurance** was found to have little impact on cash flow problems, but the program is found to be potentially more attractive to highly indebted farmers. Private hail insurance was found to be better than the F.C.I.C.'s area yield coverage plans, even at the 80 percent coverage level.

It is concluded that F.C.I.C needs to increase their area yield estimates and/or expand the availability of the I.Y.C. option. In addition, they should consider increasing coverage levels in low risk areas such as the Eastern Cornbelt.

13/5/7 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06326051
MB Technology gets contract to build RM10m plant
MALAYSIA: MBA TO INTRODUCE AGRI PRODUCTS
The Star (XAT) 17 Jun 1996 Business, P.3
Language: ENGLISH

To provide wider coverage for Malaysian farmers, Malaysia British Assurance Bhd (MBA) is expected to introduce livestock consequential losses in 1997. Meanwhile in July 1996, MBA will introduce a new corps insurance. The move is in line with the company's aim to become Malaysia's leading **insurance** provider in **agricultural** sector. MBA's agriculture products are targeted at major farmers who are exposed to bigger risks. According to MBA's agriculture unit manager Chin Sew Pook, Malaysia's livestock industry produced above RM 3.912 bn worth of output per year, of which none was insured. The company foresee a **potential premium income** of RM 75 mn per year in **agriculture insurance**.

COMPANY: MBA; MALAYSIA BRITISH ASSURANCE

PRODUCT: Livestock Farms (0210); Agriculture, Forestry, Fishing (0100);
Property & Liability Insurance (6330);
EVENT: Product Design & Development (33); Planning & Information (22);
COUNTRY: Malaysia (9MAO);

13/5/8 (Item 2 from file: 583)
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06186000

Motors drive up insurance premiums

CHINA: PICC PREMIUMS UP 21.8% TO JUNE

China Daily (XKP) 02 Aug 1995 p.5

Language: ENGLISH

The People's Insurance Company of China's (PICC) premiums rose 21.8% to RMB25.23 bn (US\$3.04 bn) in the first six months of this year, against the year-earlier period, boosted by increased business in property, motor vehicle and cargo services, the company said. Premiums from property insurance rose 26% to RMB13.7 bn, while those from short-term life insurance increased 17% to RMB1.23 bn in the period. Premiums from **agricultural insurance** grew 19.2% to RMB200 mn. The company paid out RMB9.67 bn in compensations. Its profit reached RMB3.1 bn, but the **profit** growth is **expected** to slow down in the second half of this year due to the flood season and delayed premiums of RMB1.2 bn. *

COMPANY: PICC; PEOPLE'S INSURANCE COMPANY OF CHINA

PRODUCT: Insurance (6300);

EVENT: Company Reports & Accounts (83);

COUNTRY: China (9CHN);

13/5/9 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06104214

Hagelversicherung bietet "Ernteschutz"

AUSTRIA: EXTENDED **CROP INSURANCE** COVER

Der Standard.(XGO) 20 Jan 1995 p.13

Language: GERMAN

Oesterreichische Hagelversicherung, the Austrian hail insurance institute, is launching new products in order to make up for the **expected** 25% fall in premium **income** in hail insurance. The decline is explained with the fall of agricultural producer prices. Oesterreichische Hagelversicherung's 97,000 clients will be offered ancillary policies to cover crop damage by drought, frost, storm and flood. The Austrian Catastrophe Fund does not cover damage caused by drought. Premiums for the new policies will range between Sch 180 and Sch 500 per hectare, depending on region. No public subsidies will be available to farmers for these policies, whereas for hail insurance the central and state governments pay 50% of premiums since the beginning of 1995. Hagelversicherung is not planning to expand abroad. In Austria, it is targeting wine and sugar beet growers. Only 13.3% of wine growers are insured. In 1994 Hagelversicherung had a premium income of Sch 434mn and paid damages of Sch 294mn.

COMPANY: OSTERREICHISCHE HAGELVERSICHERUNG

PRODUCT: Agriculture, Forestry, Fishing (0100); Property & Liability Insurance (6330);

EVENT: Product Design & Development (33); Companies Activities (10); Use of Services (48); Company Reports & Accounts (83);

COUNTRY: Austria (5AUT);

13/5/10 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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06065922

Government aids agricultural sector following GATT entry

TAIWAN: NEW POLICY TO EASE AGRICULTURAL SECTOR
The China Post (XKV) 25 Oct 1994 p.10
Language: ENGLISH

In Taiwan, while the government is trying her best to join the GATT, the government has also set out plans to protect the domestic agricultural sector from the possible impacts. Taiwan's agricultural sector accounted for a mere 3.46% of the total domestic production in 1993, as compared with the 40.63% contributed by the industrial and service sectors. The agricultural sector had employed 11.49% of Taiwan's total manpower in 1993, down 6% over 1986. To meet the requirements set by the GATT, Taiwan will eventually lower its average agricultural imported tariffs from between 40-50% to 14.98% in the first year, and further down to 12.98% by the end of this century. As a result, the Council of Agriculture has **predicted** that the **income** of domestic rice farmers will drop by at least 20% during the first 6 years after Taiwan joined the GATT eventually. According to the Taiwan Poultry Association, domestic poultry producers are not ready to compete with importers. For example, the price of domestic chicken meat is about NTD 90 to NTD 120 per kg., while the imported meat only costs about NTD 50 to NTD 60 per kg.. Based on the facts mentioned above, the government has proposed to adopt "demand-supply equilibrium" policy to replace the "self-sufficiency" policy for rice production. Meanwhile, Taiwan has accumulated 600,000 tons of surplus rice. The government will provide **crop insurance** and damage compensation to help the agricultural sector, and will continue to subsidise rice production until 1997, and crops production until 1999. On the other hand, the government has plan to reduce the number of farmers and other agricultural workers by 350,000 in the next 3 to 5 years so as to reduce the negative impacts. *

PRODUCT: Agriculture, Forestry, Fishing (0100);
EVENT: International Economic Relations (95); International Politics (96); Government Domestic Functions (97);
COUNTRY: Taiwan (9TAI);

13/5/11 (Item 5 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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05919303
Groupama table sur une legere amelioration en 1993
FRANCE: GROUPAMA **FORECASTS IMPROVED PROFIT**
La Tribune Desfosses (TCD) 20 Jan 1994 p.19
Language: FRENCH

Groupama, the **insurance** company for the **agricultural** sector, **forecasts** net **profit** to improve slightly in 1993 versus FFr 617mn in 1992. The company had turnover of FFr 31.4mn in 1993, up 10.1% from 1992. The improvement is despite costs arising from the large number of natural disasters. Groupama saw premiums for life insurance policies increase 19.1% to FFr 5.7bn in 1993, while non-life premiums amounted to FFr 20bn, up 4.8%. *

COMPANY: GROUPAMA
PRODUCT: Insurance (6300);
EVENT: Company Reports & Accounts (83);
COUNTRY: France (4FRA);

13/5/12 (Item 6 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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05880753

Farm income **predicted** to stay steady
CANADA: FARM INCOME LIKELY TO REMAIN STEADY
Globe & Mail (CGM) 30 July 1993 p. B4
Language: ENGLISH

Farm income in Canada for 1993 is likely to remain at the level achieved the year before in spite of a large fall in government payments. Payments from subsidised **crop insurance** and government subsidies programmes are likely to decline in 1993 to between CAD 2.7bn and CAD 3.7bn from 1992's CAD 4.5bn. Realised net income is likely to be between CAD 3.8bn and CAD 5.1bn compared with 1992's CAD 4.5bn. *

PRODUCT: GDP by Sector (E3180);
EVENT: Market & Industry News (60);
COUNTRY: Canada (2CAN);

13/5/13 (Item 1 from file: 475)
DIALOG(R)File 475:Wall Street Journal Abs
(c) 2003 The New York Times. All rts. reserv.

05264003

CHUBB TO POST CHARGE FOR THIRD-QUARTER
Wall Street Journal, Col. 1, Pg. 6, Sec. 1
Tuesday October 18 1988
DOCUMENT TYPE: Newspaper JOURNAL CODE: WSJ LANGUAGE: English
RECORD TYPE: Abstract

ABSTRACT:

Chubb Corp boosts by \$10 million its charge for costs of its rain-insurance program; had taken \$20 million pretax charge for second quarter for **expenses** Chubb **expected** to incur under program, which pays benefits to Midwest farmers for damage caused by drought (S)

COMPANY NAMES: CHUBB CORP
DESCRIPTORS: **INSURANCE** ; RAIN; **AGRICULTURE** ; FARMERS; DROUGHT
GEOGRAPHIC NAMES: MIDWESTERN STATES (US)

18/5/1 (Item 1 from file: 2)
DIALOG(R)File 2:INSPEC
(c) 2003 Institution of Electrical Engineers. All rts. reserv.

02599822 INSPEC Abstract Number: C86014646
Title: Crop insurance analyzer . . . (a spreadsheet view of Federal Crop Insurance)
Author(s): Lay, W.D.
Journal: AgriComp vol.3, no.4 p.36-40
Publication Date: Jan.-Feb. 1985 **Country of Publication:** USA
CODEN: AGRCE3 **ISSN:** 0738-5978
Language: English **Document Type:** Journal Paper (JP)
Treatment: Practical (P)
Abstract: The article provides a VisiCalc spreadsheet template for analyzing the Federal Crop Insurance of options that are available. The author explains how the template is built up. (0 Refs)
Subfile: C
Descriptors: agriculture; insurance data processing; spreadsheet programs
Identifiers: Visicalc spreadsheet template; Federal Crop Insurance
Class Codes: C7120 (Finance); C7190 (Other fields)

18/5/2 (Item 1 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
(c) 2003 Info. Today Inc. All rts. reserv.

00483352 98IT01-030
OneSource offers recap of insurance industry daily news -- CAB International expands Web access to its journals; CCOHS offers chemical safety information on the Web
Information Today, January 1, 1998, v15 n1 p36, 1 Page(s)
ISSN: 8755-6286
Company Name: OneSource Information Services; Canadian Centre for Occupation Health and Safety; CAB International
URL: <http://www.onesource.com> <http://www.ccohs.ca> <http://www.cabi.org>
Product Name: Insurance Analyst; CHEMINFO
Languages: English
Document Type: Product Announcement
Geographic Location: United States
Reports that OneSource Information Services, Inc. of Cambridge, MA (617) will be presenting the day's top insurance news stories each morning via its Web-based service, Insurance Analyst. Notes that OneSource has improved its "topic search" feature, allowing users to enter specialized edits to company and topic search strings, broadening or narrowing the focus on stories of interest. Also indicates that CAB International of Wallingford, Oxon, UK is providing organizations that have subscriptions to its forestry or veterinary journals with wider access to the journals via the use of SilverPlatter's WebSPIRS search software. Further announces that the Canadian Centre for Occupation Health and Safety of Hamilton, ON (800, 905) has released its collection of more than 88,000 up-to-date material safety data sheets (MSDSs) on the World Wide Web. Adds that the CHEMINFO database is available, along with MSDSs. (jo)
Descriptors: Online Information; News; Chemistry; Insurance ; Agriculture ; Animals; Safety
Identifiers: Insurance Analyst; CHEMINFO; OneSource Information Services; Canadian Centre for Occupation Health and Safety; CAB International

18/5/3 (Item 2 from file: 233)
DIALOG(R)File 233:Internet & Personal Comp. Abs.
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00100032 84PW12-010

· **Job-specific applications**

Seger, Katie

PC World , Dec 15 1984 , v2 n14 p214-250, 35 Pages

ISSN: 0737-8939

Languages: English

Document Type: Article

Geographic Location: United States

Discusses vertical market **software** . Says that costs and training time tend to be higher due to the specialized features. Provides a directory of more than 100 packages in the following job-specific categories: **agriculture** , engineering and construction, **insurance** , legal, manufacturing and industrial, medical, property management, real estate, retail sales, science and mathematics and miscellaneous. Lists title, manufacturer, address, price, machines on which it runs and a short description for each.

Descriptors: Market; **Software** Evaluation; Consumer Information; Vendor Guide; IBM Personal Computer; IBM PC Compatible

18/5/4 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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09744040

Solide und bei Bauern gut verankert

Switzerland: Emmentalischen solid base in agriculture

Berner Zeitung (ESK) 11 Apr 2002

Language: GERMAN

The assurance company Emmentalischen Mobiliar Versicherung, which deals mostly with **insurance** for **agricultural** businesses, is to change its name to Emmental Versicherung and have a new logo. The company is not linked with the company Schweizer Mobiliar in any way. The financial year of 2001 yielded a premium income of SFr 29mn (up by 4.3%), and gross profits of SFr 2.51mn (down by 21.8%). Income from investments sank by 15% to SFr 5.8mn. The insurance company's financial situation is considered to be stable due to its firm anchor in the agricultural industry, currently it is investing in renovating administration buildings and insurance **software** . *

COMPANY: EMMENTALISCHEN MOBILIAR VERSICHERUNG; EMMENTAL VERSICHERUNG; SCHWEIZER MOBILIAR

EVENT: Company Reports & Accounts (83);

COUNTRY: Switzerland (5SWI);

18/5/5 (Item 2 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)

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05700408

Guide to Psychiatric cover

UK - IHA ISSUES GUIDE TO MENTAL HEALTH COVER

Insurance Brokers' Monthly (IBM) 0 February 1993 p64

ISSN: 0020-4633

UK: The Independent Health Association (IHA) has issued a **spreadsheet** guide to mental health insurance policies. According to the IHA, holders of private medical insurance policies often are unaware that they do not have sufficient cover for mental health problems. IHA chief executive Barry Hassell says that people's approach to mental illness seems to be 'it will never happen to me', and so they do not check their psychiatric **insurance** until a problem **crops** up. The **spreadsheet** provides details of more than 60 policies from 27 insurers, and was produced in association with

Private Health Partnership, independent advisers on medical insurance matters.

PRODUCT: Health Care Insurance (6322);
EVENT: NEW SERVICE EXTENSION (36);
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

18/5/6 (Item 3 from file: 583)
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03332463
RIVA GROUP SELLS HUGIN SWEDA INC
US/UK - RIVA GROUP SELLS HUGIN SWEDA INC
Computergram International (CGI) 7 March 1990
ISSN: 0268-716X

Riva Group Plc has sold the Hugin Sweda Inc arm of its Hugin Sweda Group acquisition to Hualon Group Inc of Taipei, Taiwan for about USD1r50m: Hualon, a USD1r3,800m-a-year conglomerate with interests in semiconductors and personal computers as well as clothing, textiles, **insurance** and **agriculture**, will change the name of the USD1r100m-a-year US point-of-sale business to Sweda Inc and says it will operate it as a subsidiary of its Chino- **Excel** Technology Corp and its Hualon Microelectronics Corp subsidiaries.

PRODUCT: Semiconductor Devices (3674);
EVENT: COMPANIES ACTIVITIES (10);
COUNTRY: United States (1USA); United Kingdom (4UK); Northern Europe (414); OECD Europe (415); NATO Countries (420); South East Asia Treaty Organisation (913);

21/5/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09870037

E-commerce study

Malaysia: MDC to conduct second phase e-commerce study
New Straits Times (XAS) 09 Sep 2002 Computimesp.1,4
Language: ENGLISH

In Malaysia, Multimedia Development Corp (MDC) will kick off the second phase of National **Electronic** Commerce Strategic Direction study on sectorial approach by end of 2002. The study is expected to be completed between six to nine months, and is expected to cost RM 2.5mn (US\$ 0.66mn). Upon completion of the study, MDC will look into the possibility of channeling funds to sectors such as **insurance**, tourism, construction and **agriculture**, for the implementation of e-commerce activities.

COMPANY: MULTIMEDIA DEVELOPMENT; MDC

EVENT: Plant/Facilities/Equipment (44);
COUNTRY: Malaysia (9MAO);

21/5/2 (Item 2 from file: 583)
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09715499

Agricultural Bank Joins with **Insurance** Company
China: New China Life Insurance, ABC collaborate
Xinhua (XKS) 07 Mar 2002
Language: ENGLISH

In addressing the challenges of the World Trade Organisation (WTO), New China Life Insurance Co Ltd and the Agricultural Bank of China (ABC) have forged an alliance covering e-commerce < **electronic** commerce> and financial services, premium collections, insurance claims pay-outs, and insurance promotions. The alliance is likely to target the rural market where ABC primarily operates.

COMPANY: WORLD TRADE ORGANISATION; WTO; NEW CHINA LIFE **INSURANCE** ;
AGRICULTURAL BANK OF CHINA; ABC

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);
Commercial Banks (6020); Life Assurance (6310);
EVENT: Company Formation (14);
COUNTRY: China (9CHN);

21/5/3 (Item 3 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09639133

State agencies help famers to go **online**
Thailand: Agricultural Information Network soon
Bangkok Post (XBN) 15 Nov 2001 Online
Language: ENGLISH

A B 200-mn Agricultural Information Network (AIN) will be set up by three Thai government agencies to assist the marketing and promotion of farmers' production systems and quality. The provinces of Rayong, Surat Thani, Suphan Buri, Chanthaburi, Khon Kaen and Chiang Mai have been earmarked for a pilot test. Systems for remote sensing, agricultural data warehousing and

geographical information will be developed together with Internet connection. Additionally, an operating system for loan processing, an **insurance** system for **crops**, risk evaluation system, and agricultural knowledge base will be developed into the network initially. The agencies involved are the National **Electronics** and Computer Technology Centre, Bank for Agriculture and Agricultural Co-operatives (BAAC) and the Agriculture and Co-operatives Ministry.

PRODUCT: Agriculture, Forestry, Fishing (0100); ISDN Equipment (3661DN);
EVENT: Government Domestic Functions (97); Capital Expenditure (43);
COUNTRY: Thailand (9THA);

21/5/4 (Item 4 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09278500

Sony Assurance To Expand **Online** Auto Insurance Services

JAPAN: SA TO INCREASE SERVICES

Nikkei Net Interactive (ATM) 26 Apr 2000 NikkeiFinancial Daily Online
Language: ENGLISH

Sony Assurance Inc (SA) of Japan will extend its automobile insurance coverage to parties covered by **agricultural** co-operative **insurance** policies. Meanwhile, **online** applicants of SA's vehicle insurance premiums will now be able to make payments via a direct debit transfer or at convenience shops. Currently only allowed to make payments **online** using credit cards, applicants will be able to enjoy this service commencing 1 May 2000. *

COMPANY: SA; SONY ASSURANCE

EVENT: Marketing Procedures (24);
COUNTRY: Japan (9JPN);

21/5/5 (Item 5 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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09125842

CHINA: US\$ 1500BN INVESTMENT IN TECHNOLOGY

CHINA: US\$ 1500BN INVESTMENT IN TECHNOLOGY

China Daily 30 Jun 1999 P.1

Language: ENGLISH

China will invest US\$ 1,500bn in technology, equipment and products within the next seven years and will implement preferential policies to encourage the use of advanced technologies in exploring mineral resources. It will reduce tariff rates from 17% to 15% in 2000 and down to 10% by 2005. China will also open up the foreign trade sector, tourism, air transportation, construction, banking, **insurance**, telecommunications, investment in **agriculture**, high-tech industries, infrastructure construction, the environment sector, and exports. More than 170 countries and regions had made a total contractual investment of US\$ 522.52bn in China by the end of 1999. Registered foreign funded enterprises reached 324,700 and more than 400 of the world's 500 multinationals have set up business in China. *

PRODUCT: Electrical & **Electronic** Equip (3600);
EVENT: Foreign Trade (64); Government Domestic Functions (97);
COUNTRY: China (9CHN);

21/5/6 (Item 6 from file: 583)

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06135027

Le dossier Mixte-Allianz devant la cour d'appel/

FRANCE: NAVIGATION MIXTE'S RESULTS UP IN 1994
La Tribune Desfosses (XOT) 03 Apr 1995 p.26
Language: FRENCH

French group Compagnie de Navigation Mixte (CNM) posted a consolidated turnover of FFfr 15.6bn in 1994 and increased net profit by 12.3% to FFfr 786.7mn. CNM announced that the Paris Court of Appeal would examine on 23 May 1995 the five-year conflict opposing the group and German group Allianz, on AVHF, their common holding specialising in the insurance business in which CNM has a 34% minority stake. CNM is present in a number of other operations including bank with a 60% stake in Via Banque, **electronics** with 24.5% of SFIM, aeronautical with a 49% stake in Hurel Dubois. It also has 33% in Saupiquet, a French farm-produce group, a 99% in French sugar group Compagnie Francaise de Sucrierie, and a 100% participation in the capital of Champagne Venoge.

COMPANY: AVHF; ALLIANZ; CNM; COMPAGNIE DE NAVIGATION MIXTE

PRODUCT: Fishing (0910); Sparkling Wines (2084SP); Banking Institutions (6010); Canned Specialties (2032); Canned & Cured Seafoods (2091); Refined Sugar (2060RS); Aircraft & Parts (3720); Sugar **Crops** (0133);
EVENT: Companies Activities (10); Law & Order (98); Company Reports & Accounts (83);
COUNTRY: Germany (4GER); France (4FRA);

21/5/7 (Item 7 from file: 583)

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02032033

BRIDGESTONE TO BUY STAKE IN LASSA TIRE

TURKEY - BRIDGESTONE TO BUY STAKE IN LASSA TIRE
Financial Times (C) 1991 (FT) 3 August 1988 p20

Bridgestone Sabanci Tire Manufacturing and Trading (Japan, Turkey) will be formed following Bridgestone's (Japan) USDlr60 mil purchase of a 36% stake in Lassa Tire Manufacturing and Trading (Turkey) from Sabanci (Turkey). Bridgestone will use the JV as a distribution channel to the Middle East and Africa. Bridgestone is purchasing Firestone Tire and Rubber (US) in a similar move to expand its presence in Europe and N America. Sabanci is one of the top two industrial groups in Turkey. Lassa Tire Manufacturing and Trading, listed on the Turkish stock exchange, has its remaining shares held by financial institutions. The JV is expected to control 30% of the market in Turkey. It is hoped that Bridgestone will increase output 100% from 100 t/d in future years and concentrate on developing a new range of bus and truck tyres and expanding passenger car production. As Bridgestone is to take a large base in Spain, following the takeover of Firestone for USDlr2.6 bil, it is unlikely that Turkish tyres will be transported to W Europe. Sabanci has interests in **agriculture**; banking, **insurance** and **electronics**, reporting 1987 net sales of USDlr3.6 bil. In 1987, Lassa began production using technology from Uniroyal Goodrich. Car radial tyre production is to be increased by Bridgestone at its Nashville, Tennessee plant, investing Y4 bil to increase output to 3k tyres/d from 1k tyres/d by the end of 1988, according to Reuters.
Copyright: Financial Times Ltd 1991

PRODUCT: Tyres & Tubes (3010);
EVENT: PLANT/FACILITIES/EQUIPMENT (44);
COUNTRY: Turkey (8TUR); OECD Europe (415); NATO Countries (420);

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?ds

Set	Items	Description
S1	120	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	6	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	236	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	303	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	106	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	4051	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	5862	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	125	S1 OR S2
S9	0	S8 AND S3
S10	0	S8 AND S4
S11	0	S8 AND S5
S12	1	S8 AND S6
S13	120	S1 NOT PY>2002
S14	118	RD (unique items)
S15	10	S14 AND (FORECAST? OR PROJECTING OR PROJECTION? OR PROBABI- LIT? OR PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OU- TLOOK?)
S16	10	S15 NOT S12
S17	10	S16 NOT PY>2002
S18	10	RD (unique items)
S19	1	S1 AND S7
S20	0	S19 NOT (S12 OR S18)
S21	3	(CROP OR CROPS) AND (S3 OR S4 OR S5 OR S6 OR S7)
S22	2	S21 NOT (S12 OR S18)
S23	2	RD (unique items)

12/5/1

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00149158

Downsizing accounting system a growing success.

Van Lane, Bruce

Canadian Insurance, Jan 1993, p13

DOC TYPE: Journal Article

JOURNAL CODE: CI

ABSTRACT: The Ontario **Crop Insurance** Division of the Ministry of
Agriculture's new PC-based accounting system is fast and flexible, thanks
to BBX/Progressional **software** . (Author/FMM)

COUNTRY: FOREIGN

DESCRIPTORS: Accounting; Electronic Data Processing; Farm Insurance;
Ontario

18/5/1

DIALOG(R)File 169:Insurance Periodicals
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00184060

Keep government out of crop insurance sales: IIAA.

National Underwriter: Property & Casualty/Risk & Benefits Management, Apr 3 1995, p23

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: Legislation is needed to get the federal government out of the **crop insurance** sales business, a spokesperson for the Independent Agents of America said in congressional testimony. The reconfigured farm program will never fulfill its **potential** unless the Department of Agriculture gets serious about cutting red tape and maximizing private-sector delivery. (Author/JMB)

COUNTRY: UNITED STATES

DESCRIPTORS: Farm Insurance; Government Insurance

18/5/2

DIALOG(R)File 169:Insurance Periodicals
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00178013

Flooding in California causing crop damage but few insured losses.

Greenwald, Judy

Business Insurance, Mar 20 1995, p1

DOC TYPE: Journal Article

JOURNAL CODE: BI

ABSTRACT: Describes flooding caused by a Pacific storm. Estimates \$363.7 million in damage to California crops but **predicts** few large commercial insurance claims. Reports that farmers normally do not purchase **crop insurance**. Assesses damage to vineyards, utilities and transportation. (KH)

COUNTRY: UNITED STATES

DESCRIPTORS: California; Claims; Commercial Lines; Farm Insurance; Floods

18/5/3

DIALOG(R)File 169:Insurance Periodicals
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00163009

Election brings a new crop of insurance commissioners.

National Underwriter: Life & Health/Financial Services, Nov 14 1994, p1

DOC TYPE: Journal Article

JOURNAL CODE: NULH

ABSTRACT: The tidal wave of Republican victories in gubernatorial races in the November 8, 1994 election is **expected** to result in a big turnover in appointed insurance commissioners around the country. Commenting on the election results, David Walsh, president of the National Association of Insurance Commissioners, said that it appears clear that the NAIC will see one of the largest turnovers in its membership in recent history. (Author/DMM)

COUNTRY: UNITED STATES

DESCRIPTORS: Elections; Insurance Commissioners

18/5/4

DIALOG(R)File 169:Insurance Periodicals
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00150835

ITT Hartford plans to boost crop business significantly by purchasing

crop-hail MGA.

Rough Notes, Oct 1993, p68

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: ITT Hartford Insurance Group signed an agreement to acquire Dornberger/Berry and Company of Sioux Falls, South Dakota, a **crop insurance** MGA subsidiary of Great West Casualty Company. Completion of the sale, **expected** in December, 1993, will almost double ITT Hartford's crop business, from its projected level of \$35 million in 1993 and make it one of the largest crop writers in the United States. As part of the deal, ITT Hartford will purchase all the stock of Dornberger/Berry and Company, the name, its book of business, its 24-member staff, a fleet of cars and a two-story building in Sioux Falls that has been the company's home since 1980. (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: Farm Insurance; Hartford Insurance Group; Mergers And Acquisitions

18/5/5

DIALOG(R)File 169:Insurance Periodicals

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00150765

A river runs over it.

Boone, Elisabeth

Rough Notes, Sep 1993, p12

DOC TYPE: Journal Article

JOURNAL CODE: RN

ABSTRACT: Unlike other recent disasters like Hurricanes Hugo and Andrew and the California earthquake of 1989, the Great Flood of 1993 does not appear to be a major threat to the property-casualty insurance industry. Although flood-related losses are **expected** to total \$10 billion or more, it estimated that private insurers will bear only about ten percent of the cost, not including **crop insurance**. Both residential and commercial flood coverages are underwritten almost entirely by the National Flood Insurance Program. Although a number of private insurers offer flood protection to their policyholders by acting as agents for the National Flood Insurance Program, claims are paid by the government program. What looks like relatively good news for the private insurance industry is turning out to be bad news for flood victims. Nationwide participation in the National Flood Insurance Program is less than 20 percent of those eligible. With private insurers bearing such a small proportion of the losses caused by this flood, there might seem to be little or no role for independent agents; however, agents are offering a variety of support and assistance to their ravaged communities. (Author/DLF)

COUNTRY: UNITED STATES

DESCRIPTORS: Flood Insurance; Floods; Losses

18/5/6

DIALOG(R)File 169:Insurance Periodicals

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00148655

ITT Hartford buys MGA marketing crop insurance .

Gilbert, Evelyn

National Underwriter: Property & Casualty/Risk & Benefits Management, Aug 30 1993, p29

DOC TYPE: Journal Article

JOURNAL CODE: NUFC

ABSTRACT: Even though 1992 was catastrophic for **crop** insurers, ITT Hartford Insurance Group has signed an agreement to buy the stock of Dornberger/Berry and Co., a managing general agent that markets **crop insurance** policies. There is little overlap between the two businesses,

improving their spread of risk. The sale of DBC by its parent, Great West Casualty Company, is **expected** to be completed by December, 1993. It will almost double ITT Hartford's **crop insurance** volume. (Author/JMB)
COUNTRY: UNITED STATES
DESCRIPTORS: Farm Insurance; Itt Hartford Insurance Group

18/5/7

DIALOG(R)File 169:Insurance Periodicals
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00092742

Crop insurance **losses top \$1 billion in 1988.**
Donahue, Richard
National Underwriter: Property & Casualty/Risk & Benefits Management, Apr 3 1989, p2
DOC TYPE: Journal Article
JOURNAL CODE: NUPC
ABSTRACT: For the first time in **crop insurance** history, indemnities paid in 1988 exceeded \$1 billion. Devastating drought was blamed for the unprecedented loss of crops insured under the federally-sponsored multiperil **crop insurance** program. Farmers, fearful of drought recurring in 1989, are doubling acreage covered this spring, from 73 million to more than 140 million. Premiums are **expected** to more than double. (Author/CLS)
DESCRIPTORS: Farm Insurance; Losses

18/5/8

DIALOG(R)File 169:Insurance Periodicals
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00087598

Crop insurance **claim denied.**
Rough Notes, Jan 1989, p50
DOC TYPE: Journal Article
JOURNAL CODE: RN
ABSTRACT: An insured under a rice **crop insurance** policy issued by the Federal **Crop Insurance** Corporation had planted his 230 acres with rice. He noticed that a rice crop was not developing as **expected** and was advised to reseed the fields, an established procedure when done within a certain time frame. He chose not to do so. Written notice of loss, received by the insurer later than required by the insurance contract, resulted in denial of the insured's claim and a lawsuit against the insurer. The facts were such that judgment was rendered by the court against the insured and in favor of the Federal **Crop Insurance** Corporation according to the terms of the insurance policy. (Author/DF)
DESCRIPTORS: Claims; Farm Insurance; Litigation

18/5/9

DIALOG(R)File 169:Insurance Periodicals
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00076342

PIA details concerns over drought relief.
National Underwriter: Property & Casualty/Employee Benefits, Sep 19 1988, p17
DOC TYPE: Journal Article
JOURNAL CODE: NUPC
ABSTRACT: Independent agents have expressed concern over **potential** commission cuts for sales of **crop insurance** under a drought relief measure signed by President Reagan. A provision in the law gives the Secretary of Agriculture the authority to cut commissions paid to insurance agents, brokers and companies on **crop insurance** sold through

» · the Federal **Crop Insurance** Program. (Author/CLS)
DESCRIPTORS: Agents; Compensation; Farm Insurance

18/5/10
DIALOG(R) File 169: Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00056280

No bumper year for crop insurers.

Donahue, Richard J.

National Underwriter: Property & Casualty/Employee Benefits, Mar 30 1987,
p5

DOC TYPE: Journal Article

JOURNAL CODE: NUPC

ABSTRACT: Reports that 1986 was not a bumper year for **crop insurance**. For private hail insurance, the pure loss ratio was 65, slightly above the break-even point of about 60 and greater than the mark of 58 recorded the previous year. For the government-subsidized multiple peril **crop insurance** program, the pure loss ratio was 144, compared to 149 in 1985. The crop-hail association's 142 affiliated companies collected hail premiums of \$254 million in 1986, down 19.3 percent from 1985. Premium volume for both private and government-sponsored **crop insurance** is **expected** to continue to retreat in 1987. (Author)

DESCRIPTORS: Farm Insurance; Business Conditions

23/5/1
DIALOG(R) File 169: Insurance Periodicals
(c) 1999 NILS Publishing Co. All rts. reserv.

00182461

The big picture.

Perry, Bruce

Canadian Insurance, Jul 1996, p8

DOC TYPE: Journal Article

JOURNAL CODE: CI

ABSTRACT: Reinsurers participating in the Canadian market wrote 9.2 percent more premiums in 1995 and saw an improved return on investment of 14.2 percent over 1994. The most profitable lines of business were Property and General Liability, while smaller lines such as surety claims and **crop** hail performed less well. Canada's reinsurance industry is almost entirely foreign-owned, and as more reinsurers become increasingly global, Canada will continue to provide a "new" market for them. The increased competition among insurers will prevent any real premium growth.

(Author/JPS)

COUNTRY: FOREIGN

DESCRIPTORS: Canada; **Forecasts ; Profitability ;** Reinsurance

23/5/2
DIALOG(R) File 169: Insurance Periodicals
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00179023

MapInfo Corp. and Crop Growers form strategic alliance.

Bests Review: Property/Casualty, Jan 1996, p77

DOC TYPE: Journal Article

JOURNAL CODE: BPC

ABSTRACT: MapInfo Corporation and **Crop Growers Software** will develop desktop mapping solutions to be marketed to agents and growers, allowing farmers to track and report site-specific data by updating a digitized map of their farm. (Author/SCP)

COUNTRY: UNITED STATES

DESCRIPTORS: **Software**

File 625:American Banker Publications 1981-2003/May 20

(c) 2003 American Banker

File 637:Journal of Commerce 1986-2003/May 19

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?ds

Set	Items	Description
S1	605	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	10	(PRODUCTION()YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND?) -
		(3N) INSURANCE?
S3	4270	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-
) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	5912	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR -
		PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (-
		5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	3576	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR -
		PROFIT?)
S6	37619	SPREADSHEET? OR SPREAD()SHEET? OR EXCEL? OR SOFTWARE
S7	75855	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO-
		MATION OR CYBER OR ONLINE OR ON(1W)LINE
S8	614	S1 OR S2
S9	1	S8(S)S3
S10	6	S8(S)S4
S11	6	S10 NOT S9
S12	6	RD (unique items)
S13	6	S12 NOT PY>2002
S14	0	S8(S)S5
S15	1	S8(S)S6
S16	1	S15 NOT (S9 OR S12)
S17	0	S8(S)S7

9/3,K/1 (Item 1 from file: 637)

DIALOG(R)File 637:Journal of Commerce

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Harvest of Subsidies

JOURNAL OF COMMERCE (JC) - March 21, 1995

Edition: Five Star Section: EP Page: 6A

Word Count: 717

... of many commodities. Nor are price guarantees the only way farmers can reduce their risks. **Crop insurance** provides some **measure** of protection against **income** swings; the futures market provides additional means of hedging against risks.

Moreover, agriculture subsidies do...

13/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0246571

*** Path Seen Smoother to Reform of Crop Insurance**
American Banker - March 13, 2000; Pg. 9; Vol. 165, No. 49
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 482

BYLINE:
By CRAIG WOKER

TEXT:
...insurance."
Farmers buy the insurance to guarantee that they will get a portion of their **expected** annual **income** even if natural disaster destroys their crops.
About 70% of the nation's farmland is covered by **crop insurance**, almost all of it subsidized by the federal government, according to the U.S. Department...

13/3,K/2 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0229845

In Brief: Bankers Call for Reform of Crop Insurance
American Banker - December 30, 1998; Pg. 5; Vol. 163, No. 247
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 117

BYLINE:
By Laura Pavlenko Lutton

TEXT:
...to
buy coverage. They are also asking that the government reimburse insurance companies' product development **expenses**, the proposal said.
Congress is **expected** to take up **crop insurance** reform legislation next year.

13/3,K/3 (Item 3 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0206333

Insurance Profit Strategy: Team Up with an Agency
American Banker - October 8, 1997; Pg. 6; Vol. 162, No. 194
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 570

BYLINE:
By JARET SEIBERG

TEXT:
...Buse added that banks might boost earnings significantly if they entered niche markets, such as **crop insurance**, title **insurance**, car warranties, and mortgage insurance. "You need to recognize that there are a lot of areas people don't think about that have significant **profit potential**," he said.

But he warned bankers to check with lawyers first, noting that some courts...

13/3,K/4 (Item 4 from file: 625)
DIALOG(R) File 625:American Banker Publications
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0022382

NEEDED FOR AGRICULTURE: Market-Oriented Policies
American Banker - October 11, 1983, Tuesday; Pg. 38
WORD COUNT: 1,645

TEXT:

... Some adjustments in cost and benefit levels, as well as increased coverage, for the Federal **Crop Insurance** program deserves attention from the Congress. Continued partial subsidy of premiums would likely be necessary to attract farmer support. Congress should also investigate the **potential** usefulness of an **income** or product price insurance program. Such a program might include the use of commodity options...

13/3,K/5 (Item 1 from file: 637)
DIALOG(R) File 637:Journal of Commerce
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Another Look at Crop Insurance
JOURNAL OF COMMERCE (JC) - August 10, 1995
By: BARRY K. GOODWIN & VINCENT H. SMITH
Edition: Five Star Section: TRADE Page: 6A
Word Count: 702

TEXT:

...12 billion budget. In a year of poor crops, federal spending on disaster relief and **crop insurance** programs can amount to more than double the **projections**.

In addition to their **expense**, the programs are controversial on environmental grounds. Without providing much empirical support, several major environmental groups say the government's **agricultural insurance** and disaster relief programs encourage planting on marginal and environmentally fragile lands.

13/3,K/6 (Item 2 from file: 637)
DIALOG(R) File 637:Journal of Commerce
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GAO REPORT CRITICIZES CROP INSURANCE AGENCY
JOURNAL OF COMMERCE (JC) - WEDNESDAY October 1, 1986
By: (AP)
Edition: FIVE STAR Section: INSURANCE Page: 14A
Word Count: 361

TEXT:

... the General Accounting Office, described to a House subcommittee a system in which the Federal **Crop Insurance** Corp. used seat-of-the-pants guesses instead of sound documentary data to come up with wildly optimistic **forecasts** of **income** and losses.

Forecasts of premium **income** averaged 33 percent higher than was realized during the period from 1981 through 1985, Mr...

16/3,K/1 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0031672

ECONOMETRICS ON PCs

American Banker - September 12, 1984, Wednesday; Pg. 15
WORD COUNT: 121

BYLINE:
David O. Tyson

TEXT:

...Manhattan Bank, New York.

Chase Econometrics, which is based in Bala-Cynwyd, Pa., said the **software** is available now through its sales force. It will customize PC PLANR for specific applications. Specialized versions for the **agriculture**, automotive, utility, and **insurance** industries are to be introduced this fall.
?

File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Apr
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?ds

Set	Items	Description
S1	6	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	0	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNIT\$) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	166	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	180	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	427	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	63536	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	33095	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	6	S1 AND (S3 OR S4 OR S5 OR S6 OR S7)

8/5/1

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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02678007 DOCUMENT TYPE: Company

Jayhill Software Inc (678007)
3223 32nd Ave SW #201
Fargo, ND 58103 United States
TELEPHONE: (701) 239-0012
FAX: (701) 239-9546
HOMEPAGE: <http://www.jayhill.com>

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
STATUS: Active

Jayhill **Software** Incorporated is located in Fargo, North Dakota. The company develops and markets solutions for financial services and insurance companies. Its main market is the agri-insurance industry. Jayhill's **software** is best known for its swift transmission of data, which leads to quicker reimbursement time.
SALES: NA

PERSONNEL: Hillius, Jeff, President

DESCRIPTORS: Agribusiness; **Crop** Management; **Insurance**
REVISION DATE: 20020605

8/5/2

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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02610038 DOCUMENT TYPE: Company

Condor Earth Technologies Inc (610038)
21663 Brian Ln
Sonora, CA 95370 United States
TELEPHONE: (209) 532-0361
FAX: (209) 532-0773
HOMEPAGE: <http://www.condorearth.com>
EMAIL: condor@mlode.com

RECORD TYPE: Directory

CONTACT: Sales Department

ORGANIZATION TYPE: Corporation
EQUITY TYPE: Private
STATUS: Active

Condor Earth Technologies Incorporated is an engineering, environmental, and earth sciences consulting organization providing services to private and public sector clients in various industries. Its staff consists of more than 60 professionals with backgrounds in engineering, geology, surveying, agronomy, and geographic information systems. The company has completed projects that include planning, permitting, design engineering, construction monitoring, environmental monitoring, resource evaluation and management, site remediation, site closure, and post-closure monitoring. Since its founding in 1983, Condor has grown steadily in size and technical capability and now maintains offices in Sonora, Turlock, and Stockton,

California, and Pensacola, Florida. Because of the strong field orientation of the company, it has actively worked to develop enhanced field data collection technologies. This effort has resulted in its PenMap **software**, a comprehensive real-time surveying, mapping, and GIS data collection system. PenMap has applications in forestry, surveying, utility industries, mining, petroleum exploration, civil engineering, real estate, archaeology, risk assessment/ **insurance**, **agriculture**, environmental science, landscaping, military reconnaissance operations, and law enforcement. The VECTORMAP system provides one-person mapping capability through the integration of Leica Vector laser binoculars with the PenMap **software**.

NUMBER OF EMPLOYEES: 60
SALES: NA

DATE FOUNDED: 1983
DESCRIPTORS: GIS; Pen **Software**; Surveying
REVISION DATE: 20020930

8/5/3

DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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01092908 DOCUMENT TYPE: Product

PRODUCT NAME: GrapeVine Farm & Ranch Suite 2000 (092908)

Jayhill **Software** Inc (678007
3223 32nd Ave SW #201
Fargo, ND 58103 United States
TELEPHONE: (701) 239-0012

RECORD TYPE: Directory

CONTACT: Sales Department

Jayhill **Software**'s GrapeVine Farm & Ranch Suite 2000 streamlines property, casualty, and liability policy issuance to farms and ranches. GrapeVine Farm & Ranch Suite 2000 includes general, farm employer, worker compensation, aerial crop spraying, and farm chemical use liability features. Tapping the system, agents can speed quote, policy issuance, claims payment, and renewal processing. GrapeVine Farm & Ranch Suite also maintains extensive coverage histories, streamlining policy replacement. It generates premium notices and statements. GrapeVine Farm & Ranch Suite's policy rating module employs a single-entry data collection process, eliminating re-keying. The system's Policy Administration System links GrapeVine Farm & Ranch Suite's rating and output components, following transactions from quotes to renewals. The Policy Administration System can be customized with **online** versions of company underwriting manuals. GrapeVine Farm & Ranch Suite's Distributable Agency Quoting System lets agents quote to insurance limits set by binding authorities. The Agency Profile Management System allows companies to track agent efficiency and can also track licensing requirements. GrapeVine Farm & Ranch Suite also includes a reporting tool module.

DESCRIPTORS: Agribusiness; CRM; **Crop** Management; Farm Management;
Insurance; Insurance Agencies; Property & Casualty Insurance

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Oracle; Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Insurers that Sell to Grape Growers, Vineyards, Ranches,
and Farms
PRICE: Available upon request

DOCUMENTATION AVAILABLE: User manuals
REVISION DATE: 020625

8/5/4

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01089559 DOCUMENT TYPE: Product

PRODUCT NAME: PCI GeoComp (089559)

PCI Geomatics (548669)
50 W Wilmot St #200
Richmond Hill, ON L4B 1M5 Canada
TELEPHONE: (905) 764-0614

RECORD TYPE: Directory

CONTACT: Sales Department

PCI Geomatics' PCI GeoComp is an **automated** production system for geocoding and compositing AVHRR imagery. PCI GeoComp is built on PCI Geomatics' PCI Author (R) scripting and language, and it uses the company's EASI/PACE (R), OrthoEngine (R), and ImageWorks (R) **software**. Tapping the system, ground station operators, forest fire management agencies, **crop** forecasting agencies, **insurance** companies, and other users can create precise geocoded scenes and cloud-free composites of single scenes and of current and archived data. PCI GeoComp calibrates imagery radiometrically, correcting sensor effects and maintaining full 10-bit radiometric resolution throughout processing. The system offers continental monitoring of crops, forests, and fires, requiring limited user configuration. Chip Manager streamlines the creation and modification of chips. It can be used for automatic or manual collection of GCPs. PCI GeoComp can process multiple scenes and large datasets quickly. Its streamlined interface is navigated easily and improves user productivity. The modular system can support MODIS and the addition of new sensors.

DESCRIPTORS: Aerial Images; Firewalls; Forestry; GIS; Government; Image Processing

HARDWARE: IBM PC & Compatibles
OPERATING SYSTEM: Windows NT/2000
PROGRAM LANGUAGES: Not Available
TYPE OF PRODUCT: Micro
POTENTIAL USERS: Users of AVHRR Imagery, Forestry, Government, Crop Insurance, Ground-station Operators, Geocoding
PRICE: Available upon request

DOCUMENTATION AVAILABLE: Online documentation
REVISION DATE: 20020630

8/5/5

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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01037583 DOCUMENT TYPE: Product

PRODUCT NAME: @ENERGY/Weather (037583)

Financial Engineering Associates Inc (551481)
2484 Shattuck Ave #225
Berkeley, CA 94704-2029 United States
TELEPHONE: (510) 548-6200

RECORD TYPE: Directory

CONTACT: Sales Department

ENERGY/Weather from Financial Engineering Associates is a set of Microsoft **Excel** add-in functions that value weather derivative instruments. It is designed for weather-sensitive organizations such as energy companies, businesses in the **agricultural** industry, and **insurance** firms. @ENERGY/Weather is written completely in C and C++ and provides extremely fast calculations. It includes **Excel** add-in functions, customizable **Excel** templates, and documentation. When installed, @ENERGY/Weather adds functions to **Excel** that are used like the built-in worksheet functions. It features extensive instrument coverage. @ENERGY/Weather's functions and templates value both standard and specialized weather derivative trades such as capped payouts, collars, knock-in and knock-out barrier options, digital options, and swaps. The supported set of instruments can be extended by combining and chaining functions to value complex transactions. @ENERGY/Weather enables all scalar price and risk measures to be calculated with a single function call. It calculates the mean reversion time, annual temperature drift, temperature curve, and volatility curve based on analysis of historical data.

DESCRIPTORS: Commodity Trading; Components; Financial Modeling;
Forecasting; Foreign Exchange; Futures; Investment Analysis;
Spreadsheet Utilities; Utility Industries; Weather

HARDWARE: IBM PC & Compatibles; UNIX
OPERATING SYSTEM: Excel; UNIX; Windows
PROGRAM LANGUAGES: C; C++
TYPE OF PRODUCT: Micro; Workstation
POTENTIAL USERS: Energy Investors
PRICE: Available upon request

DOCUMENTATION AVAILABLE: Included with package
TRAINING AVAILABLE: E-mail support; technical support
REVISION DATE: 20010630

8/5/6

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00112771 DOCUMENT TYPE: Review

PRODUCT NAMES: Emrys Visions (734217)

TITLE: Emrys Solutions Moves From Farm to Enterprise
AUTHOR: Ploskina, Brian
SOURCE: ent, v3 n16 p58(2) Oct 7, 1998
ISSN: 1085-2395
HOMEPAGE: <http://www.entmag.com>

RECORD TYPE: Review
REVIEW TYPE: Product Analysis
GRADE: Product Analysis, No Rating

Emrys Solutions' Emrys Visions had until recently been developed solely for **crop insurance** companies. However, the application development, e-commerce, Internet-based program was so successful that Emrys decided to broaden its horizons and expand its market to incorporate the NT enterprise. The visual tools allow programmers to create applications that can be customized to specific industries, tasks, or functions. The three main components are development tools, an application server, and a thin client component. It is based on a message-passing, n-tier, client/server

architecture that relies on thin client technology to facilitate GUI **online** transaction processing and decision support systems running over LANs, WANs, and the Internet. Application code is centralized on one or more NT servers. The View Manager client component is the only distributed piece of **software**. This component gives users access to data on the servers, without having to load individual programs. Applications can be developed natively in C++ or Java, and clients can be run as local executables or browser plug-ins. The client application is small, and includes no application-level intelligence, so it is easy to run at 28.8 to 36.6 Kbps. Different access levels are allowed for security.

COMPANY NAME: Emrys Solutions Inc (657956)

SPECIAL FEATURE: Screen Layouts

DESCRIPTORS: C++; Java; Network **Software** ; Program Development; Thin Clients; Windows NT/2000

REVISION DATE: 20020130

File 16:Gale Group PROMT(R) 1990-2003/May 19
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File 148:Gale Group Trade & Industry DB 1976-2003/May 19
(c)2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2003/May 19
(c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/May 19
(c) 2003 The Gale Group
File 636:Gale Group Newsletter DB(TM) 1987-2003/May 19
(c) 2003 The Gale Group

?ds

Set	Items	Description
S1	5439	(AGRICULTUR? OR CROP OR CROPS) (3N)INSURANCE?
S2	327	(PRODUCTION()YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N)INSURANCE?
S3	145476	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	229910	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	85849	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	5095440	SPREADSHEET? OR SPREAD()SHEET? OR EXCEL? OR SOFTWARE
S7	7261204	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W)LINE
S8	5745	S1 OR S2
S9	24	S8(S)S3
S10	24	S9 NOT PY>2002
S11	21	RD (unique items)
S12	69	S8(S)S4
S13	0	S12(S)S7
S14	14	S8(5N)S4
S15	13	S14 NOT S11
S16	13	S15 NOT PY>2002
S17	10	RD (unique items).

11/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03172962 Supplier Number: 44337270
Ceska pojistovna - CEK600 mil profit
Zemedelske Noviny, pl8
Jan 5, 1994
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
Ceska pojistovna (Czech Republic), insurance company, **estimates** the 1994 gross **profit** at CEK600 mil. It keeps 12 mil insurance contracts. In 1994 it expects to accept...

...and liability insurance CEK6 bil, the insurance of industrial and business risks CEK4.9 bil, **agricultural insurance** CEK1.6 bil, international insurance CEK1.3 bil and non-life insurance CEK1 bil. The...

11/3,K/2 (Item 2 from file: 16)
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02937506 Supplier Number: 43971821 (USE FORMAT 7 FOR FULLTEXT)
IMPLEMENTING RULES ON AGRIMONETARY COMPENSATION
Agra Europe, pP4
July 16, 1993
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 389

... year period, and the total amount granted must in no case exceed double the annual **estimated** farm **income** loss. The payment for each annual instalment must be reduced by at least one-third...

...may alternatively be channelled into a number of approved schemes such as quality control programmes, **crop insurance**, or **agricultural** research. (AE London)

11/3,K/3 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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15203700 SUPPLIER NUMBER: 94388427 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Acceptance Insurance Companies Inc. Announces Losses and Letter of Intent.
Business Wire, 2771
Nov 18, 2002
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1274 LINE COUNT: 00143

... growing conditions throughout the Company's area of operations. Due to the nature of several **crop** revenue **insurance** products, in which indemnity amounts are based on commodity market prices in the fourth quarter...

...to the significance of such products as a percentage of the Company's Multiple Peril **Crop Insurance** (MPCI) business, the Company historically has recorded its initial **estimate** of **profit** or loss for MPCI and related products in the fourth quarter. Because of the significance...

...losses thus far for the 2002 crop year, however, the Company has recorded its initial **estimate** of losses and underwriting **expenses** for

MPCI and related products in the third quarter of 2002. Because of the extraordinary reported and expected volume and severity of **crop insurance** claims in 2002, however, the Company expects its MPCl operations will result in minimal, if any, payments from the Federal **Crop Insurance** Corporation under the profit-sharing formula established by law and ... September 30, 2002 of approximately \$60.7 million. Therefore, the Company recorded a loss from **crop insurance** underwriting and operations for the three months ended September 30, 2002 of approximately \$62.2...

11/3,K/4 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

15038116 SUPPLIER NUMBER: 91753329 (USE FORMAT 7 OR 9 FOR FULL TEXT)
National income and product accounts tables. (Statistical Data Included)
Survey of Current Business, 82, 8, 36(87)
August, 2002
DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 42650 LINE COUNT: 19227

...	49)	128.5	133.9
	Hospitals and nursing		
	homes (50)	427.4	443.9
	Health insurance (56)	63.8	64.5
	Recreation	226.5	233.2
	Admissions to specified		
	spectator amusements...		

11/3,K/5 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

14263666 SUPPLIER NUMBER: 82273292 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Direct payments, safety nets and supply response: Discussion. (effects of agricultural policy reform)
Chavas, Jean-Paul
American Journal of Agricultural Economics, 83, 5, 1215(2)
Nov 15, 2001
ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1327 LINE COUNT: 00112

... net in response to failures of the risk markets in agriculture, then how has subsidized **crop insurance** affected U.S. **agriculture** ? The fact that these subsidies have been increasing over the last few years has raised questions about their effects. Such subsidies increase farm income and stimulate participation in **crop insurance** . They also reduce risk exposure and affect acreage allocation. The benefits of lower risk exposure ...

...farm income. This gives useful information on the effects of insurance subsidies on both farm **income** and markets. The **estimates** of induced price effects indicate that **insurance** subsidies do distort **agricultural** markets. Does the failure of risk markets justify such extensive insurance subsidies in U.S...

11/3,K/6 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

14263664 SUPPLIER NUMBER: 82273290 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Production and price impacts of U.S. crop insurance programs. (Statistical Data Included)

Young, C. Edwin; Vandever, Monte L.; Schnepf, Randall D.
American Journal of Agricultural Economics, 83, 5, 1196(8)
Nov 15, 2001
DOCUMENT TYPE: Statistical Data Included ISSN: 0002-9092
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 4245 LINE COUNT: 00409

... reduction in market revenues. This decline in market revenue could partially offset some of the **income** transfer benefits of insurance subsidies.

Measuring the Effects of Crop Insurance on Plantings and Prices

To capture the potential cross-commodity, interregional, and intertemporal effects, market...

11/3,K/7 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

14061944 SUPPLIER NUMBER: 80311926 (USE FORMAT 7 OR 9 FOR FULL TEXT)
BEA current and historical data: National, international, and regional data.

Survey of Current Business, 81, 10, D-1(72)
Oct, 2001

ISSN: 0039-6222 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 30553 LINE COUNT: 13147

... 50.8 51.2 49.2
Services furnished without payment by
financial intermediaries except life
insurance
carriers 22.8 23.0 23.0

Equals: Exports of goods and services and
income...discrepancy equals gross domestic
product (GDP) measured as the sum of expenditures less gross domestic
income --that is, GDP **measured** as the costs incurred and **profits**
earned
in domestic production. The chained (1996) dollar statistical
discrepancy equals the current-dollar statistical...

11/3,K/8 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

13885719 SUPPLIER NUMBER: 78549343 (USE FORMAT 7 OR 9 FOR FULL TEXT)
FARMERS' PARTICIPATION IN CROP INSURANCE MARKETS: CREATING THE RIGHT INCENTIVES.

MAKKI, SHIVA S.; SOMWARU, AGAPI
American Journal of Agricultural Economics, 83, 3, 662
August, 2001

ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 3641 LINE COUNT: 00316

... revenue insurance product offering coverage on a whole-farm rather than on a crop-by- **crop** basis. AGR bases **insurance** coverage on revenue from agricultural commodities reported on Schedule F of the grower's Federal **income** tax return. AGR protection is **calculated** by multiplying the approved gross **income** (based on Schedule F of income tax returns) and the percentage coverage level selected by...

11/3,K/9 (Item 7 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

13397157 SUPPLIER NUMBER: 70745015 (USE FORMAT 7 OR 9 FOR FULL TEXT)
National Income and Product Accounts (PART 2). (Statistical Data Included)
 Survey of Current Business, 80, 4, NA
 April, 2000
 DOCUMENT TYPE: Statistical Data Included ISSN: 0039-6222
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 27588 LINE COUNT: 10492

... industries 3,634,692 3,889,675
 Private industries 2,993,688 3,225,229
Agriculture, forestry, and 34,570 37,392
 fishing
 Farms 14,184 15,048
 Agricultural services, 20...or partners who devote a
 majority of their working hours to their unincorporated businesses.
 NOTE.-- **Estimates** in this table are based on the 1987 Standard
 Industrial Classification (SIC).
 Table 6.8C...

11/3,K/10 (Item 8 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

12587300 SUPPLIER NUMBER: 65198930 (USE FORMAT 7 OR 9 FOR FULL TEXT)
NEW FARM PROGRAMS IN NORTH AMERICA AND THEIR TREATMENT IN THE WTO:
DISCUSSION. (World Trade Organization)
 JOSLING, TIM
 American Journal of Agricultural Economics, 82, 3, 775
 August, 2000
 ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 2260 LINE COUNT: 00178

TEXT:
 ...profits. Young and Westcott consider four recent U.S. policy
 instruments, production flexibility contracts (PFCs), **crop insurance**,
 marketing loans, and disaster assistance, and conclude that each of these
 programs could have a...

...NAFTA countr ies to estimate the output (and hence trade) effect of
 policies that transfer **income** to farmers under **calculated** levels of
 risk premiums for several crops in each country. The impact of increased
 transfer...

11/3,K/11 (Item 9 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

12506942 SUPPLIER NUMBER: 64334565 (USE FORMAT 7 OR 9 FOR FULL TEXT)
National Data. (Illustration) (Statistical Data Included)
 Survey of Current Business, 80, 7, D-2
 July, 2000
 DOCUMENT TYPE: Illustration Statistical Data Included ISSN: 0039-6222
 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 22202 LINE COUNT: 08366

... 886.9 880.5
 Net interest 440.8 446.3 456.4
 Contributions for social

insurance	633.8	647.2	653.8
Wage accruals less			
disbursements	3.5	0	0

Plus...discrepancy equals gross domestic product (GDP) measured as the sum of expenditures less gross domestic **income** --that is, GDP **measured** as the costs incurred and **profits** earned in domestic production. The chained (1996) dollar statistical discrepancy equals the current-dollar discrepancy...

11/3,K/12 (Item 10 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

10711172 SUPPLIER NUMBER: 53449295 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The effects of crop yield insurance designs on farmer participation and welfare.
 Wang, H. Holly; Hanson, Steven D.; Myers, Robert J.; Black, J. Roy
 American Journal of Agricultural Economics, 80, 4, 806(1)
 Nov, 1998
 ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
 WORD COUNT: 9065 LINE COUNT: 00757

... price and yield distribution, and a harvest period where prices and yields are realized and **profit** is **determined**. Let p be a random price vector consisting of cash and futures prices for corn...

...the individual farm's yield or some average area-yield) which is used to trigger **crop insurance** payouts.(2) In the planting period, the farmer chooses a portfolio of risk management instruments...farmer' own yield while the second term denotes the index that is used to determine **crop insurance** payouts. If the index is specified to be the farmer's own yield then the farmer's yield **determines** both the direct **profit** from production and sale as well as the profit from using **crop insurance**. In this case, the model could have been specified in terms of a single yield ...

11/3,K/13 (Item 11 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
 (c)2003 The Gale Group. All rts. reserv.

09293076 SUPPLIER NUMBER: 18994963 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Operations of U.S. multinational companies: preliminary results from the 1994 benchmark survey. (survey conducted by the Bureau of Economic Analysis)
 Mataloni, Raymond, J., Jr.; Fahim-Nader, Mahnaz
 Survey of Current Business, v76, n12, p11(27)
 Dec, 1996
 ISSN: 0039-6222 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
 WORD COUNT: 10703 LINE COUNT: 00879

... of the cyclical nature of capital spending. (21.) Profit-type return is an economic-accounting **measure** of the **profits** from current production. Unlike net income, it excludes nonoperating items, such as special charges and...

...industries: Industries in the "services" division of the Standard Industrial Classification; finance (except depository institutions), **insurance**, and real estate; **agricultural** mining, and petroleum services; and transportation, communication and public utilities. The exclusion of depository institutions...

11/3,K/14 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08866879 SUPPLIER NUMBER: 18400238

The demand for multiple peril crop insurance: evidence from Montana wheat farms.

Smith, Vincent H.; Baquet, Alan E.

American Journal of Agricultural Economics, v78, n1, p189(13)

Feb, 1996

ISSN: 0002-9092

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 9161 LINE COUNT: 00803

... The expected utility model also predicts that variables that affect risk attitudes may affect the **crop insurance** decision. Thus, socioeconomic and demographic characteristics such as education, operator age, and farming experience should...

...the possible role of this variable as an indicator of yield variability rather than a **measure** of an alternative hedge against **income** loss.

Farm size may affect the crop insurance decision by influencing the farm's "administrative...in each of the two subsamples for farms with positive and negative expected returns from **crop insurance**, some variables were never statistically significant in either stage of the MPCII decision. These included...

...experience, farm size, the dummy variables for use of sophisticated marketing tools and off-farm **income**, and the variables **measuring** the relative importance of commercial lending institutions and the Farm Credit System in the farm...

11/3,K/15 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08025457 SUPPLIER NUMBER: 17355020

(USE FORMAT 7 OR 9 FOR FULL TEXT)

First Alert announces election of John R. Albers and Peter M. Wood to board of directors.

Business Wire, p7261158

July 26, 1995

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 1212 LINE COUNT: 00111

... number of large companies in matters related to fundamental issues of corporate strategy, particularly the **evaluation** of growth through acquisition, manufacturing, **profit** improvement and various organizational studies. Elected a Partner in 1971, Wood directed major assignments in...

...Industry Practice and served clients in a broad cross-section of industry that included aerospace, **agricultural** equipment, banking, **insurance**, general manufacturing, office products, oil, shipping, shoes, steel, and textiles.

Wood attended Harvard Business School...

11/3,K/16 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

07719464 SUPPLIER NUMBER: 16768013

(USE FORMAT 7 OR 9 FOR FULL TEXT)

Can crop insurance work? The case of India.

Mosley, Paul; Krishnamurthy, R.

Journal of Development Studies, v31, n3, p428(23)

Feb, 1995

ISSN: 0022-0388

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT; ABSTRACT

WORD COUNT: 6375 LINE COUNT: 00535

... given amount of money at lower cost.

Are these benefits provided by the Indian Comprehensive **Crop Insurance** Scheme in practice? We address these problems by examining first the technological impact of loan...

...one of the states which we observed to make particularly heavy use of the Comprehensive **Crop Insurance** Scheme (Table 2 above). A sample of 280 farmers - all of them bank borrowers, as...

...time change in circumstances of uninsured farmers as they become insured. Second, since the Comprehensive **Crop Insurance** scheme (CCIS) only insures farmers' incomes against yield fluctuations it is to be expected that...

...is the very purpose of the scheme to diminish it. Third, we are unable to **measure** the **income** variance of individual farmers over time and in consequence **measure** instead the variance of **income** within individual income groups.

Taking note of the above difficulties let us now consider the...

11/3,K/17 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
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03939981 SUPPLIER NUMBER: 07256504 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Handling the risks. (agricultural policy in Western Canada)
Au Courant, v9, n3, p8(2)
Wntr, 1989
ISSN: 0226-224X LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 1623 LINE COUNT: 00135

ABSTRACT: The Economic Council of Canada has developed a series of **measures** to alleviate the **income** instability and overcapitalization in the grain industry of the Prairie provinces. The recommendations include: supporting the work of the Farm Debt Review Boards; making **crop insurance** compulsory; and developing farm management training programs. In addition, the Council suggests that farm-income...

11/3,K/18 (Item 16 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

03723813 SUPPLIER NUMBER: 07401947 (USE FORMAT 7 OR 9 FOR FULL TEXT)
U.S. international transactions, third quarter 1988.
Dilullo, Anthony J.
Survey of Current Business, v68, n12, p19(25)
Dec, 1988
ISSN: 0039-6222 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 34939 LINE COUNT: 10013

... 0.4 billion to a record level. Oil drilling and mining machinery, industrial engines, and **agricultural** machinery accounted for a large part of the \$1.1 billion increase in other types...private income receipts and of \$1.4 billion to \$15.3 billion in other private **income** payments.

Receipts of **income** on U.S. Government assets abroad decreased \$0.1 billion to \$1.2 billion. Payments...

11/3,K/19 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

04128837 Supplier Number: 54212712 (USE FORMAT 7 FOR FULLTEXT)

USDA: Agricultural outlook.

M2 Presswire, pNA

March 24, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 24634

... and all enterprises are assumed to minimize risk per acre of the crop produced.

The **estimated** certainty equivalent **income** --the **income** an individual is willing to receive with certainty in lieu of undertaking a risky prospect--associated with a straight cash sale at **harvest** (no **insurance**, no forward contracting) is the baseline scenario against which all other risk management strategies are...

11/3,K/20 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04024670 Supplier Number: 53282705 (USE FORMAT 7 FOR FULLTEXT)

-INDUSTRY CANADA: Farm cash receipts and net farm income -- 1997 and January to September 1998.

M2 Presswire, pNA

Nov 26, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1583

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...at \$727 million. Escalating payments from federal and provincial stabilization programs offset large declines in **crop insurance** and other payments. Annual program payments peaked at \$3.8 billion in 1992. Shrinking revenue...

...the 1996 Census of Agriculture provide benchmarks for some of the data sets used to **calculate** receipts or **expenses**. As of 1996, selected cash receipt and inventory data now align with the Census, although...1990. Machinery costs such as fuel and repairs rose 26.9%. Expenses directly associated with **crops** such as **crop insurance**, pesticides, fertilizer and seed increased 57.3%, while livestock expenses such as feed, livestock purchases...

11/3,K/21 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03536554 Supplier Number: 47308161 (USE FORMAT 7 FOR FULLTEXT)

CON CONGRESSDAILY CRP Measure Approved; GAO Questions Crop Insurance

CongressDaily/A.M., pN/A

April 18, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 578

... USDA's risk management programs Thursday, the General Accounting Office presented a report charging that **crop insurance** companies whose administrative expenses are partly reimbursed by the government have used expenses related to buying other businesses, profit sharing, rental of skyboxes, country club fees and lobbying **expenses** in **calculating** the level of those **expenses**.

The General Accounting Office found that about \$43 million of \$580 million paid to nine...

17/3,K/1 (Item 1 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

06039889 Supplier Number: 53509660 (USE FORMAT 7 FOR FULLTEXT)
In Brief: Bankers Call for Reform of Crop Insurance.
American Banker, v163, n247, pNA
Dec 30, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 120

... to buy coverage. They are also asking that the government reimburse insurance companies' product development **expenses**, the proposal said.

Congress is **expected** to take up **crop insurance** reform legislation next year.

17/3,K/2 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04833013 Supplier Number: 47111171 (USE FORMAT 7 FOR FULLTEXT)
CNA forms new company: CNA Agriculture Technology & Services, Inc.
Business Wire, p02101457
Feb 10, 1997
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 588

... which enables an agent to generate complete cash flow projections for the farmer. This includes **forecasted** production costs, harvesting **expenses**, loss scenarios, **crop insurance** coverage and costs, and other overhead expenses. This capability allows the farmer to see the...

17/3,K/3 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03192776 Supplier Number: 44372111
Groupama table sur une legere amelioration en 1993
Tribune Desfosses, p19
Jan 20, 1994
Language: French; NONENGLISH Record Type: Abstract
Document Type: Magazine/Journal; Trade

ABSTRACT:
Groupama, the **insurance** company for the **agricultural** sector, **forecasts** net **profit** to improve slightly in 1993 versus FFr 617mn in 1992. The company had turnover of...

17/3,K/4 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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12587298 SUPPLIER NUMBER: 65198928 (USE FORMAT 7 OR 9 FOR FULL TEXT)
HOW DECOUPLED IS U.S. AGRICULTURAL SUPPORT FOR MAJOR CROPS?(Statistical Data Included)
YOUNG, C. EDWIN; WESTCOTT, PAUL C.
American Journal of Agricultural Economics, 82, 3, 762
August, 2000
DOCUMENT TYPE: Statistical Data Included ISSN: 0002-9092
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 4288 LINE COUNT: 00361

... incentives to expand production of specific commodities by increasing expected returns per unit of production. **Crop insurance** changes the distribution of **expected income** at low yields, with subsidies that encourage production of riskier crops and production in riskier...

17/3,K/5 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

08866878 SUPPLIER NUMBER: 18400237
Government institutional effects on the value of seasonal climate forecasts.
Mjelde, James W.; Thompson, Troy N.; Nixon, Clair J.
American Journal of Agricultural Economics, v78, n1, p175(14)
Feb, 1996
ISSN: 0002-9092 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 7161 LINE COUNT: 00612

... any decreases in input expenses associated with changes in decisions in response to the climate **forecasts**.
Crop insurance and the earned **income** credit have little effect on the expected change in after-tax cash flows associated with...

17/3,K/6 (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04885774 Supplier Number: 69273621 (USE FORMAT 7 FOR FULLTEXT)
Pictures Of Profit.
Russnogle, John
Soybean Digest, pNA
Dec, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 328

... developed by The Andersons Ag Software, Inc. uses computer power to analyze your marketing and **crop insurance** plans and present their **profit potential** in 3-D graphs that show profits in green and losses in red.
Named The...

17/3,K/7 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

04387119 Supplier Number: 55244260 (USE FORMAT 7 FOR FULLTEXT)
USDA: Agricultural Outlook >T.
M2 Presswire, pNA
July 22, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 20298

... howardm@econ.ag.gov
Crop & Revenue Insurance: Bargain Rates but Still a Hard Sell
Federal **crop** and revenue **insurance** subsidies alter the tradeoff between **expected income** and risk exposure, so operators may attain significant risk reduction at relatively low cost, while...increases in

profit margins, keeping premium increases down.

Under most private insurance policies: Total premiums = **expected** indemnities + administrative costs + **profit** margin

Under the FCIC-backed **crop insurance** program, government payments to insurance carriers are used to ensure that total premiums are set...

17/3,K/8 (Item 3 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2003 The Gale Group. All rts. reserv.

04384729 Supplier Number: 55218807 (USE FORMAT 7 FOR FULLTEXT)

USDA: Agricultural Outlook -- Summary >T.

M2 Presswire, pNA

July 21, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 829

... costeen@econ.ag.gov

Crop & Revenue Insurance: Bargain Rates but Still a Hard Sell

Federal **crop** and revenue **insurance** subsidies alter the tradeoff between **expected income** and risk exposure, so operators may attain significant risk reduction at relatively low cost, while...

17/3,K/9 (Item 4 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03206468 Supplier Number: 46573391 (USE FORMAT 7 FOR FULLTEXT)

WORLD AGRICULTURE & TRADE BOX

M2 Presswire, pN/A

July 26, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2193

... years provide farmers with the opportunity to reduce debt and establish equity accounts to mitigate **potential** downturns in future **income**. Many producers are **expected** to continue to use **crop insurance** for yield protection and may expand coverage using revenue insurance now available in some areas...

17/3,K/10 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03205272 Supplier Number: 46570665 (USE FORMAT 7 FOR FULLTEXT)

AG Policy

M2 Presswire, pN/A

July 25, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 2503

... years provide farmers with the opportunity to reduce debt and establish equity accounts to mitigate **potential** downturns in future **income**. Many producers are **expected** to continue to use **crop insurance** for yield protection and may expand coverage using revenue insurance now available in some areas...

?

File 9:Business & Industry(R) Jul/1994-2003/May 19
(c) 2003 Resp. DB Svcs.
File 15:ABI/Inform(R) 1971-2003/May 20
(c) 2003 ProQuest Info&Learning
File 20:Dialog Global Reporter 1997-2003/May 20
(c) 2003 The Dialog Corp.
File 95:TEME-Technology & Management 1989-2003/May W1
(c) 2003 FIZ TECHNIK
File 476:Financial Times Fulltext 1982-2003/May 20
(c) 2003 Financial Times Ltd
File 610:Business Wire 1999-2003/May 20
(c) 2003 Business Wire.
File 613:PR Newswire 1999-2003/May 20
(c) 2003 PR Newswire Association Inc
File 624:McGraw-Hill Publications 1985-2003/May 20
(c) 2003 McGraw-Hill Co. Inc
File 634:San Jose Mercury Jun 1985-2003/May 16
(c) 2003 San Jose Mercury News
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc

?ds

Set	Items	Description
S1	6640	(AGRICULTUR? OR CROP OR CROPS) (3N) INSURANCE?
S2	278	(PRODUCTION() YIELD? OR CROP() (UNIT OR UNITS) OR FARMLAND? - OR HARVEST?) (3N) INSURANCE?
S3	172579	(ESTIMAT? OR CALCULAT? OR DETERMIN? OR EVALUAT? OR MEASUR?-) (5N) (EXPENSE? OR INCOME? OR PROFIT?)
S4	363310	(FORECAST? OR PROJECTING OR PROJECTION? OR PROBABILIT? OR - PREDICT? OR FORETELL? OR POTENTIAL? OR EXPECTED OR OUTLOOK?) (- 5N) (EXPENSE? OR INCOME? OR PROFIT?)
S5	111054	(TRACK? OR ANALYS? OR ANALYZ?) (5N) (EXPENSE? OR INCOME? OR - PROFIT?)
S6	3647213	SPREADSHEET? OR SPREAD() SHEET? OR EXCEL? OR SOFTWARE
S7	4845983	AUTOMATE OR COMPUTERI? OR ELECTRONIC? OR AUTOMATED OR AUTO- MATION OR CYBER OR ONLINE OR ON(1W) LINE
S8	6884	S1 OR S2
S9	25	S8(S) S3
S10	21	S9 NOT PY>2002
S11	19	RD (unique items)
S12	40	S8(S) S4
S13	3	S12(S) S7
S14	5	S8(5N) S4
S15	3	S14 NOT S11
S16	3	S15 NOT PY>2002
S17	3	RD (unique items)

11/3,K/1 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

2405586 Supplier Number: 02405586 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Drought-Weary Farmers in West Texas Say Comeback in 1999 Critical
(Texas lost perhaps 10% of its traditional family farmers in 1998 due to drought, which cost Texas farmers and ranchers \$2.44 bil; drought appears to be continuing in 1999; even if rain returns, crop prices are very low)

Dallas Morning News , p N/A
March 06, 1999
DOCUMENT TYPE: Regional Newspaper; Geographic Profile ISSN: 0745-9696 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1491

ABSTRACT:
...in three years for most of the state's producers -- because of a combination of **crop insurance**, government payments and better-than-expected yields in some places. According to extension service estimates, Texas farmers received a record \$495.6 million in **crop insurance** payments, up from \$141.7 million the year before. They also drew \$39 million more...
...and lost export markets. Even so, the total amount of aid falls short of an **estimated** \$2.44 billion loss in **income** from Texas farm and ranch production in 1998, representing a 16 percent decline from 1997...

11/3,K/2 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1767684 Supplier Number: 01767684 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Crop Revenue Cover Helps Ease Agriculture Risk
(American Agrisure Inc is finding strong demand for its crop revenue insurance policy since its introduction a year ago)
National Underwriter Property & Casualty, v 101, n 9, p 25
March 03, 1997
DOCUMENT TYPE: Journal ISSN: 1042-6841 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 862

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...generate complete cash flow projections" for farmers, including forecasted production costs, harvesting expenses, loss scenarios, **crop insurance** coverage and costs, and other overhead **expenses**.

The **estimator** was produced with the company's joint venture partner, Jayhill Computer Systems of Fargo, N...

11/3,K/3 (Item 3 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2003 Resp. DB Svcs. All rts. reserv.

1001629 Supplier Number: 01001629
Ceska pojistovna -.CEK600 mil profit
(Ceska pojistovna estimates profit of CEK600 mil from insurance business)
Hospodarske noviny, p 18
January 05, 1994
DOCUMENT TYPE: Journal (Czech Republic)

LANGUAGE: Czech RECORD TYPE: Abstract

ABSTRACT:

Ceska pojistovna (Czech Republic), insurance company, **estimates** the 1994 gross **profit** at CEK600 mil. It keeps 12 mil insurance contracts. In 1994 it expects to accept...

...and liability insurance CEK6 bil, the insurance of industrial and business risks CEK4.9 bil, **agricultural insurance** CEK1.6 bil, international insurance CEK1.3 bil and non-life insurance CEK1 bil. The...

11/3,K/4 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02374736 113682342

Evidence of adverse selection in crop insurance markets

Makki, Shiva S; Somwaru, Agapi
Journal of Risk & Insurance v68n4 PP: 685-708 Dec 2001
ISSN: 0022-4367 JRNL CODE: JRI
WORD COUNT: 6923

...TEXT: willingness to buy revenue insurance products is that they attempt to maximize payoffs from these **crop insurance** contracts that are subsidized by the federal government. Another possible explanation is that the accumulated savings used as a proxy for **income** are more a **measure** of a liquidity constraint than a measure of risk aversion.

Choice of Coverage Level

The...

11/3,K/5 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01485729 01:36717

Tracing the roots of crop insurance

Anonymous
Government Executive v29n8 PP: 40 Aug 1997
ISSN: 0017-2626 JRNL CODE: GOV
WORD COUNT: 2018

...TEXT: of North Dakota and Minnesota.

Creative Challenge

Although the Senate hearing demonstrated that Congress expects **crop insurance** to save money and aid farmers simultaneously, managing the traditional **crop insurance** program seems simple in comparison with developing the new risk management products. In December 1995, Ackerman and the board of the Federal **Crop Insurance** Corporation (FCIC), the USDA entity that reinsures the policies, approved the sale of crop revenue...

... Farm Bureau's revenue assurance policy, which has the same goals but uses a different **calculation** and another **income** protection plan RMA developed with assistance from Montana State University. CRC appears to be just...

11/3,K/6 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv..

01384374 00-35361

Crop revenue cover helps ease agriculture risk

Esters, Stephanie D

National Underwriter (Property & Casualty/Risk & Benefits Management)

v101n9 PP: 25 Mar 3, 1997

ISSN: 1042-6841 JRNL CODE: NUN

WORD COUNT: 859

...TEXT: generate complete cash flow projections" for farmers, including forecasted production costs, harvesting expenses, loss scenarios, **crop insurance** coverage and costs, and other overhead **expenses** .

The **estimator** was produced with the company's joint venture partner, Jayhill Computer Systems of Fargo, N...

11/3,K/7 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00867557 95-16949

Farm finances recover moderately

Lotterman, Edward

Fedgazette v6n2 PP: 8-9 Apr 1994

ISSN: 1045-3334 JRNL CODE: FED

WORD COUNT: 1222

...TEXT: one percentage point.

FARM INCOME, SPENDING AND LAND PRICES

As 1993 ended, Ninth District bankers' **estimates** of farm **income** and spending for the fourth quarter were somewhat more positive than they had been three months earlier. Bankers indicate that federal disaster and **crop insurance** payments were important in bolstering farmers' cash flows in regions with severe weather damage to...

11/3,K/8 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv..

00794816 94-44208

Airline frequent flier programs may not be subject to information reporting

Fiore, Nicholas J

Tax Adviser v24n12 PP: 818-819 Dec 1993

ISSN: 0039-9957 JRNL CODE: TAD

WORD COUNT: 827

...ABSTRACT: payments in the course of such trade or business to another person of fixed or **determinable** gains, **profits** , and **income** . Rev. Rul. 80-22 described a situation in which an **insurance** company made **crop insurance** payments to farmers who had capitalized the costs of their destroyed crops and so informed...

11/3,K/9 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv..

00460311 89-32098

The Advantages of Specialization

McDonald, Greg S.

American Agent & Broker v61n8 PP: 20-21, 70-72 Aug 1989
ISSN: 0002-7200 JRNL CODE: AGB

...ABSTRACT: Insurance (Twin Falls, Idaho) has developed specialty teams to handle such risks as agribusiness, transportation, **crop insurance**, dairy farms, and manufacturing. Today, a decided majority of the agency's volume is derived...

... and developed producers who are experts in their fields. At an annual planning meeting, each **profit** center presents an **estimate** of new and renewal business for the upcoming year. Most of the profit centers are...

11/3,K/10 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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26116137 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Acceptance Insurance Companies Inc. Announces Losses and Letter of Intent
BUSINESS WIRE
November 18, 2002
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 1358

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Company's Multiple Peril Crop Insurance (MPCI) business, the Company historically has recorded its initial **estimate** of **profit** or loss for MPCI and related products in the fourth quarter. Because of the significance...

... losses thus far for the 2002 crop year, however, the Company has recorded its initial **estimate** of losses and underwriting **expenses** for MPCI and related products in the third quarter of 2002. Because of the extraordinary reported and expected volume and severity of **crop insurance** claims in 2002, however, the Company expects its MPCI operations will result in minimal, if any, payments from the Federal **Crop Insurance** Corporation under the profit-sharing formula established by law and administered by the Risk Management...

... September 30, 2002 of approximately \$60.7 million. Therefore, the Company recorded a loss from **crop insurance** underwriting and operations for the three months ended September 30, 2002 of approximately \$62.2...

11/3,K/11 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

18604816 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Cash crops can help fulfill Mindanao promise
MANILA STANDARD
August 29, 2001
JOURNAL CODE: WMST LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 728

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the entity will be reimbursed for all advances and paid its preagreed share of the **profits** (**calculated** as gross revenues less advances). In the event that crop revenues are less than the...

11/3,K/12 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
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16760473 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Our farmers need crop insurance

DR M. M. SYED

BUSINESS RECORDER

May 19, 2001

JOURNAL CODE: WBRE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1246

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... incentives, and support measures, provided by the govt, there is a definite need for a **crop insurance** programme which will provide financial protection to the farmers against these crop losses.

In many...

11/3,K/13 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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15352830 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Pakistan Govt. Plans To Make NSC Permanent Body, To Keep Defense Budget Flat

Report Nadeem Malik

WORLD NEWS CONNECTION

February 23, 2001

JOURNAL CODE: WWNC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 834

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Pakistani banks. The Board made five presentations to the Chief Executive including poverty reduction strategy; **agriculture**; capital markets and **insurance**; trade and balance of payments, industry, investment and privatisation; and strategic considerations for revival of ...

11/3,K/14 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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10892000 (USE FORMAT 7 OR 9 FOR FULLTEXT)

India: Development role for insurance regulator

BUSINESS LINE

May 08, 2000

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1163

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and other means of increasing agricultural productivity; and, on the other hand, pricing and other **income** support **measures**. **Agriculture insurance** should be playing an even greater role in India, as not only this sector's...

11/3,K/15 (Item 6 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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09452900 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hungaria Insurance to sell FHB mortgage loans

HUNGARIAN NEWS AGENCY (MTI)

February 04, 2000

JOURNAL CODE: WHNA LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 214

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as payments against claims were HUF 5bn higher than expected, including HUF 2.5bn in **agricultural insurance** and HUF 2bn in property insurance.

Hungaria's reserves total HUF 90bn. Including its own...

11/3,K/16 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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08690569 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Messenger-Inquirer, Owensboro, Ky., Laura Skillman Column

Laura Skillman

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (MESSENGER-INQUIRER - OWENSBORO, KENTUCKY)

December 12, 1999

JOURNAL CODE: KMEN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 454

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... estimates are that government payments, money from tobacco companies through the national trust fund and **crop insurance** payments could amount to 35 percent of farm income this year.

During his speech at...

11/3,K/17 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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06381883

E A R N I N G S

BALTIC NEWS SERVICE

July 26, 1999

JOURNAL CODE: WBNS LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 5815

... Stasys Jakeliunas said. According to him this prognosis might change somewhat due to losses from **crop insurance**. Last year's **profit**, **calculated** according to international accounting standards, was 8.1 million litas. The Lithuanian Insurance group over...

11/3,K/18 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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04154271 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Challenges of poverty and unemployment

BUSINESS LINE

January 28, 1999

JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1179

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... should contain measures to reduce profiteering by middlemen. It is necessary to set up an **agriculture** forecasting mechanism, **crop insurance**, cold-storage facilities, and enact measures to enable action against hoarders and strengthen the public...

11/3,K/19 (Item 10 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03051738

Symons International Group, Inc. to Discuss Third Quarter 1998 Results

BUSINESS WIRE

October 08, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1210

... the state of Florida, the first insurance company to do so.
CORPORATE EARNINGS The Company **estimates** that its consolidated net operating **profit** after debt service and taxes will approximate break-even for the Nine Months ended September...insurer in the USA and its IGF crop subsidiary is the 4th largest insurer of **crops**. IGF **Insurance** Company writes business in 39 states plus Canada. Symons' subsidiary Pafco General Insurance Company and...
?

17/3,K/1 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

23568378 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The News-Sentinel, Fort Wayne, Ind., Agricultural Briefs Column
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (NEWS-SENTINEL - FORT WAYNE,
INDIANA)
June 24, 2002
JOURNAL CODE: KFWS LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 162

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 21-24, Purdue University, West Lafayette. Covers 52 topics
including the new farm bill, the **profit potential** of leases, **crop**
insurance, commodity prices and innovative farming techniques. Fee: \$250,
\$75 for each additional person from the...

17/3,K/2 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03898699 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In Brief: Bankers Call for Reform of Crop Insurance
SECTION TITLE: Community
Laura Pavlenko Lutton
AMERICAN BANKER, v163, p5
December 30, 1999
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 116

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to buy coverage. They are also asking that the government reimburse
insurance companies' product development **expenses**, the proposal said.
Congress is **expected** to take up **crop insurance** reform
legislation next year.

17/3,K/3 (Item 1 from file: 810)
DIALOG(R)File 810:Business Wire
(c) 1999 Business Wire . All rts. reserv.

0670766 BW1457

**CNA AGRICULTURE: CNA forms new company: CNA Agriculture Technology &
Services, Inc.**

February 10, 1997

Byline: Business Editors, Insurance & Agriculture Writers

...which enables an
agent to generate complete cash flow projections for the farmer.
This includes **forecasted** production costs, harvesting **expenses**, loss
scenarios, **crop insurance** coverage and costs, and other overhead
expenses. This capability allows the farmer to see the...

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END OF SEARCH HISTORY